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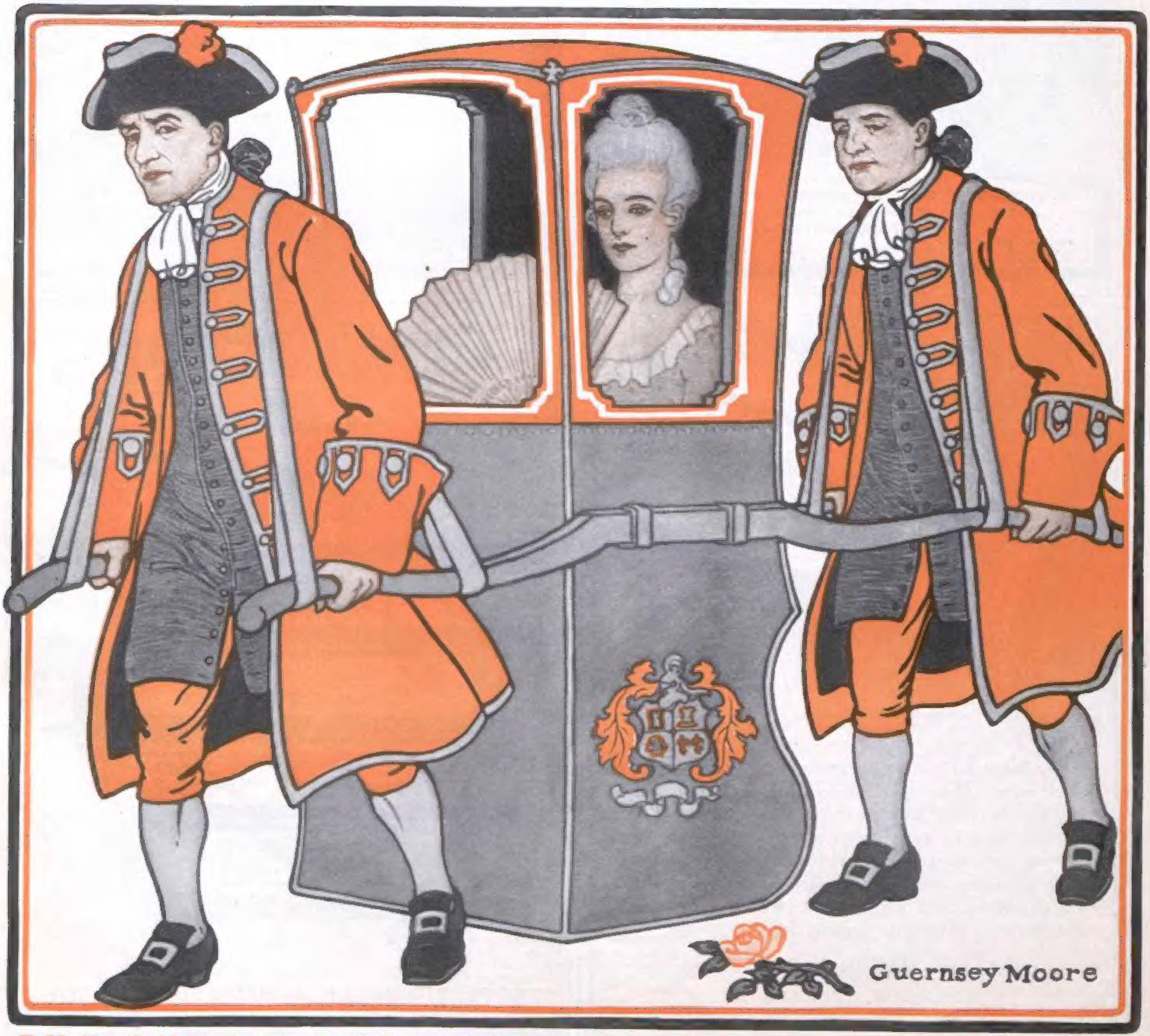

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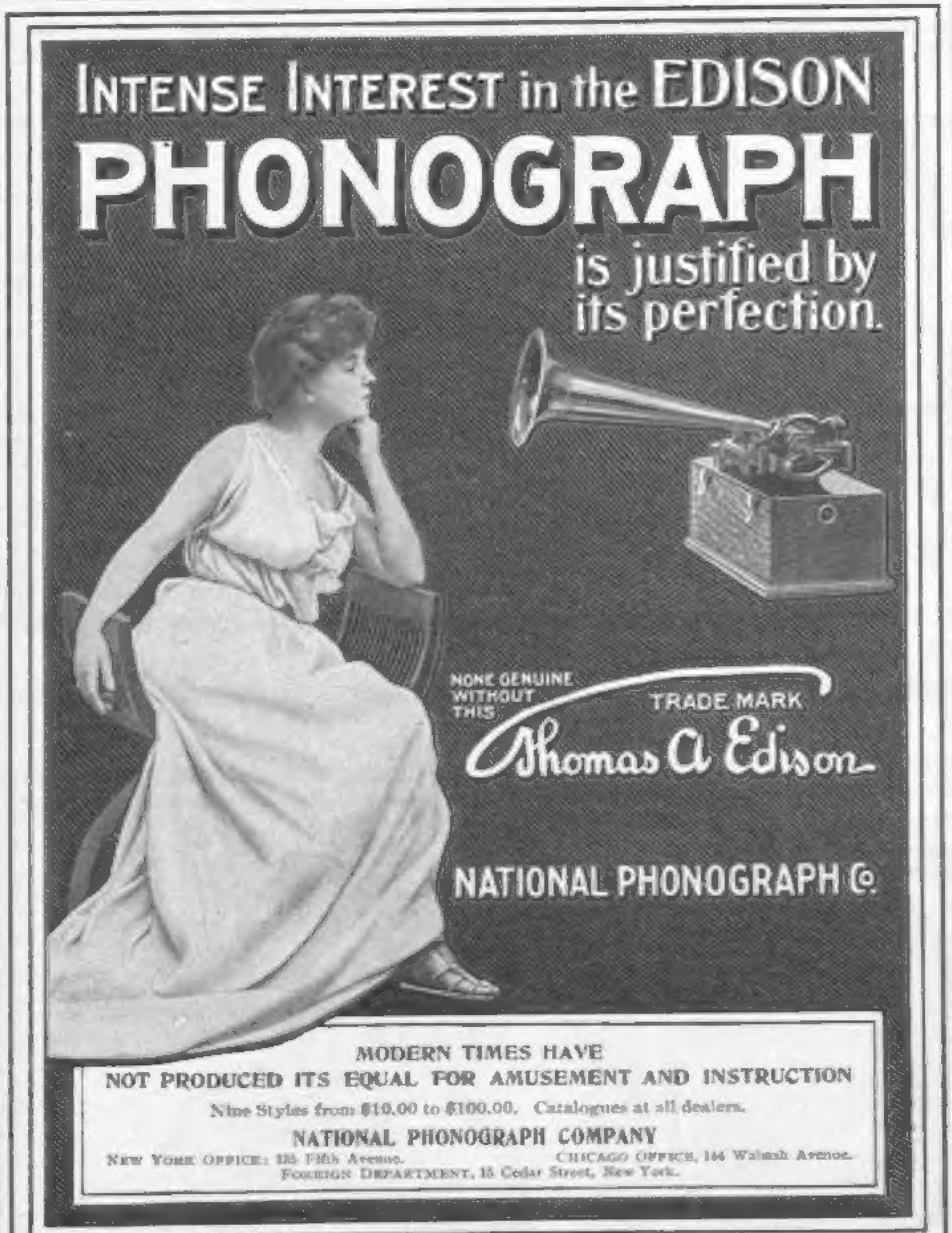

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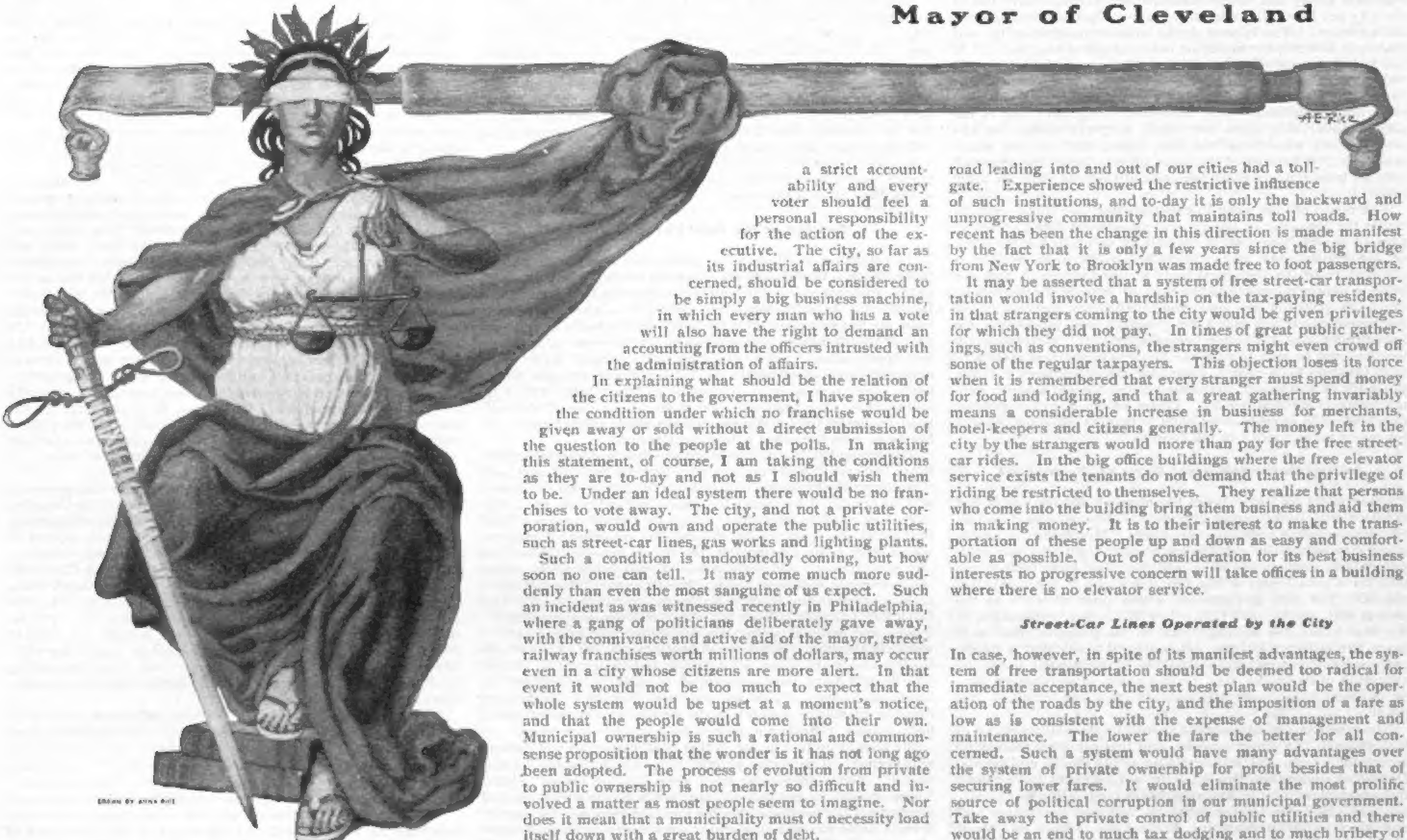
The Ideal City—By Tom L. Johnson

Mayor of Cleveland



DRAWN BY ANNA RICE

Mr. Tom L. Johnson
PHOTO. BY THE [illegible] STUDIO
CLEVELAND, O.

IN THE ideal municipality the people will be very close to the government. Under our present system the people and their servants who conduct the affairs of the city are too wide apart. A mayor and council are elected, and thereafter no one among the citizens seems especially to concern himself with the business affairs of the city unless some great and special occasion arises. Of the ordinary affairs and, generally speaking, of the extraordinary affairs, that come up from day to day the citizens know little or nothing. Their interest is listless. They skim the newspaper accounts concerning municipal transactions, but know nothing of the details of government.

Under an ideal system, or under the system as nearly ideal as we can hope for in the immediate future, all this will be changed. The citizens, whether they pay taxes directly or indirectly, will take as much interest in the affairs of their government as do stockholders in the affairs of their corporations. Vital questions will not be left to the decision of the executive and council alone. They will come directly before the people for a vote. No franchise for a public utility will be sold or given away or voted away by delegated powers. All such matters will be decided at the ballot-box. The spectacle that we often see now, of invaluable rights bartered by politicians, will disappear forever; for when a question is left for the people to decide it is pretty safe to say that the right will prevail.

Of course, under such a system, the mayor and city council will be shorn of considerable power, but no more so than is wise or just. I am fully in favor of giving to the chief officer of a municipality very extensive powers, but they should be purely executive. No private corporation dreams of vesting its president and directors with unlimited power to buy, sell, give away or exchange any part of the property placed under their control. Matters such as these are passed on by the stockholders, and so it should be in municipal affairs. The mayor, like the president of a corporation, should be simply the administrator who executes the wishes and directions of the people as expressed at the polls. He should be held to a strict accountability and every voter should feel a personal responsibility for the action of the executive. The city, so far as its industrial affairs are concerned, should be considered to be simply a big business machine, in which every man who has a vote will also have the right to demand an accounting from the officers intrusted with the administration of affairs.

In explaining what should be the relation of the citizens to the government, I have spoken of the condition under which no franchise would be given away or sold without a direct submission of the question to the people at the polls. In making this statement, of course, I am taking the conditions as they are to-day and not as I should wish them to be. Under an ideal system there would be no franchises to vote away. The city, and not a private corporation, would own and operate the public utilities, such as street-car lines, gas works and lighting plants.

Such a condition is undoubtedly coming, but how soon no one can tell. It may come much more suddenly than even the most sanguine of us expect. Such an incident as was witnessed recently in Philadelphia, where a gang of politicians deliberately gave away, with the connivance and active aid of the mayor, street-railway franchises worth millions of dollars, may occur even in a city whose citizens are more alert. In that event it would not be too much to expect that the whole system would be upset at a moment's notice, and that the people would come into their own. Municipal ownership is such a rational and common-sense proposition that the wonder is it has not long ago been adopted. The process of evolution from private to public ownership is not nearly so difficult and involved a matter as most people seem to imagine. Nor does it mean that a municipality must of necessity load itself down with a great burden of debt.

I do not advocate the confiscation of street-car lines or other semi-public properties for the benefit of the municipality. But neither do I advocate the purchase of such properties by the people at the artificial values at which they are now held under private ownership. I would squeeze the water out first. This can be done by a very simple process — by imposing the proper burden of taxation and compelling the lowering of fares to a reasonable basis, three cents. Such a course would bring the value of the property down to a sound and proper basis, and on such a basis a city could buy without injustice to the private corporation or to its own citizens.

Free Street-Car Transportation for the Public

Here in Cleveland we are striving to bring about a state of public mind that will, we hope, enable us to see municipal ownership in practical operation at a comparatively early date. All the street-car franchises in this city expire by 1913; most of them expire much earlier. The companies admit the expiration of some of their franchises in 1904. The city claims an even earlier expiration than 1904 and proceedings to declare these franchises expired will be brought at the proper time. With the aid of these expirations we mean to get our rights without waiting for the special laws that would otherwise be necessary to secure lower fares.

The ideal system of municipal ownership of street railways would give free transportation to everybody. At first blush this may seem an extreme step, but that is because we have not been used to looking at the matter in the right light. In every great office building a system that is in many respects the counterpart of the one I suggest is maintained in the elevator service. All comers are carried in the elevators free of charge. No one dreams of collecting a toll or of insisting that, in the absence of such a toll, the person wishing to be sent to the upper floors use the stairs. The maintenance of the elevator service falls upon the tenants of the building, for it is included when the rent schedules are fixed. The tenants in turn pass it along to their customers and clients. Every one who pays a lawyer's bill has the elevator service charged somewhere though he may not find it set out in detail. The burden scattered among all the tenants and their clients is so minute, and the results in comfort are so decided, that no one dreams of abridging the service even though by so doing the rents might be somewhat lowered.

Our free streets and roads form another instinctive precedent for free street-car service. There was a time when every road leading into and out of our cities had a toll-gate. Experience showed the restrictive influence of such institutions, and to-day it is only the backward and unprogressive community that maintains toll roads. How recent has been the change in this direction is made manifest by the fact that it is only a few years since the big bridge from New York to Brooklyn was made free to foot passengers.

It may be asserted that a system of free street-car transportation would involve a hardship on the tax-paying residents, in that strangers coming to the city would be given privileges for which they did not pay. In times of great public gatherings, such as conventions, the strangers might even crowd off some of the regular taxpayers. This objection loses its force when it is remembered that every stranger must spend money for food and lodging, and that a great gathering invariably means a considerable increase in business for merchants, hotel-keepers and citizens generally. The money left in the city by the strangers would more than pay for the free street-car rides. In the big office buildings where the free elevator service exists the tenants do not demand that the privilege of riding be restricted to themselves. They realize that persons who come into the building bring them business and aid them in making money. It is to their interest to make the transportation of these people up and down as easy and comfortable as possible. Out of consideration for its best business interests no progressive concern will take offices in a building where there is no elevator service.

Street-Car Lines Operated by the City

In case, however, in spite of its manifest advantages, the system of free transportation should be deemed too radical for immediate acceptance, the next best plan would be the operation of the roads by the city, and the imposition of a fare as low as is consistent with the expense of management and maintenance. The lower the fare the better for all concerned. Such a system would have many advantages over the system of private ownership for profit besides that of securing lower fares. It would eliminate the most prolific source of political corruption in our municipal government. Take away the private control of public utilities and there would be an end to much tax dodging and to much bribery of public servants. This bribery comes in various forms. Often it is in the shape of the direct payment of money to secure certain privileges and immunities. Often it is in the shape of political preferment made possible through the control of the machine by the corporations, which always remain in close and responsive touch with machine workers. The gain in the direction of a higher moral tone would in itself be sufficient compensation for adopting municipal ownership even if all the other advantages fell away.

Pending municipal ownership in one form or another, every city should henceforth be most careful, in awarding franchises for public utilities, to restrict the term of years the franchise has to live and to provide very definitely for the acquisition of the rights by the city. All street-car franchise rights should be based on three-cent fares, and it should be explicitly stipulated that the streets turned over must remain "free territory." By this I mean that no city government having the rights and interests of the citizens at heart will grant to any street-car company, henceforth, the privilege of operating over any street to the exclusion of any other line. The ideal way for the city, under the system of private ownership, to grant franchises, would be simply for the operation of the road, the city itself building and maintaining the tracks and holding them in ownership. If, however, this cannot be done, then the corporation seeking a franchise should be required to give the use of its tracks to all comers on the payment of a proper compensation for such use.

An Improved Scheme of Taxation

The most important feature in the administration of the ideal city government will be its system of taxation. If we could reach it, the most satisfactory system would be the single tax, advocated by Henry George. Land values should be made to bear the entire burden of the cost of government. All improvements made by citizens should be exempt in order to encourage their extension. In the absence of the single tax the first thing to be considered in adopting a taxation system is the equalization of land values for purposes of assessment. The conditions existing in Cleveland to-day are undoubtedly typical of those in every city in America, and may very properly be taken as a guide. Here we find the most gross inequalities in valuation. Some land properties are assessed at ten per cent. and others at one hundred and ten per cent. of their real value. This is due, in different cases, either to the ignorance, incompetence or corruption of the tax-levying bodies. It is due, too, in some cases, to the unscientific and inaccurate system for ascertaining values that is in vogue. Instead of accurate facts and mathematical methods, we leave matters to the individual judgment of assessors.

As a first step toward righting things here, Cleveland is ascertaining values under what is known as the "Somers Unit System of Taxation." Under the direction of Mr. Somers himself, a tax bureau has been established and a force is now at work ascertaining the true value of our real estate, regardless of the opinion and judgment of the assessors. It is unnecessary to explain at length here the Somers system. Suffice it to say that, under its workings, values in all parts of the city are fixed with something approximating mathematical accuracy. The system works almost automatically, and makes it difficult for under or over valuation to exist. It is our belief that its adoption will raise very materially the total valuation of land and of franchise values. The increase will be mainly at the expense of the large holders of valuable sites and franchises. The burden of inequality has fallen almost invariably upon the small property-holder, on the workingman who owns his own home, and on the small merchant. A number of the large owners have been assessed only on from ten to twenty per cent. of the true value of their land.

The result of our work in this direction, we think, will be either the lowering of the general assessment ratio, which at present is sixty per cent. of the selling value, or the lowering of the general tax rate. In either event there will be a decided relief to the great body of our taxpayers, and, we hope, a nearer approach to the idea of putting the burden as much as possible on land and franchises instead of on improvements which stand for progress and prosperity, for lower rents, and for better accommodations. Unfortunately we shall not be able to reap the benefits of the new system of land taxation for a year to come, as, under the laws of Ohio, the work of the Board, performed under the old system, cannot be upset for that period. When we do, however, put our new system in operation we hope to furnish an object-lesson for every municipality in the country.

Selling Value the Right Basis of Assessment

Further relief for the mass of the people along the line of just taxation will come almost everywhere through a more scientific assessment of municipal privilege. Heretofore, in nearly every city, street-car companies, electric-light and gas companies, telephone companies and the like have been taxed only on a small part of the tangible value of their physical assets. The city government which does its duty to the people will go beyond this. It will tax the corporation on the real value, the selling value, of its property, just as it taxes the ordinary citizen. It is absurd to say that a street-car company, for example, shall be taxed simply upon the valuation of its tracks, ties, rolling stock, power-houses, etc., or an electric-light company only on its wires, conduits and plant.

The real basis of assessment should be the selling value of the property as a going concern, and this can very readily be ascertained from the selling value of its stocks and bonds. Operating under this idea we, here in Cleveland, have raised the assessment of the five companies controlling our public utilities (two street-car companies, two gas companies and one electric-light company) $18,000,000. This is about twelve per cent. of the total valuation of all the real estate in the city, and the new assessment which has been placed on these corporations has to that extent relieved the small taxpayer. It has lowered the general tax rate from three per cent. to 2.67 per cent.

This, it seems to me, is a very long step in the direction of shifting the burden to the shoulders that should justly bear it. The corporations affected have threatened all sorts of legal proceedings to enjoin us from enforcing our levy. But so far nothing has come of these threats, and as we have the law on our side we have no great apprehension. We are proceeding on the cardinal principle that underlies or should underlie all taxation: namely, that man owes to society in proportion to what he takes from society.

The proper taxation of steam railroads is a more serious and difficult proposition than the taxation of municipal privileges. In Ohio the railroads are not paying more than thirty per cent. of their just taxation. In other States the conditions are about the same. The assessment of railroad property is, under the present system, under the control of bodies that are subject to corrupt influences in one form or another. That they often respond to this influence is made manifest by the low assessments that have been levied. Sometimes these influences take the form of a direct cash payment.

In other cases the influence comes through the issuing of passes and sometimes through political pressure. In any event, the result is the same.

Getting at the Real Value of Stock

This condition in Ohio is so grave that it has been made a State issue. We have tried by every means in our power to get the taxation due us, but under the present laws we have so far failed. As with the street railways, so the steam roads have always returned their property on the basis of a small part of their tangible physical assets, with extreme allowances for depreciation. The amounts so returned have been accepted, and assessments have been made on this basis, each county assessing in proportion to the mileage within its boundaries. We propose to get at the true value of the railroad property by taking the selling value of its stocks and bonds as with the other public corporations.

The present political compaign in Ohio is of special importance because of this taxation issue against the railroads, and if we carry the State we will secure a condition that, I believe, will be emulated by every other State in the Union, establishing a source of taxation that will go far to helping along ideal municipal government by solving the question of income, which must always determine the extent and effectiveness of city government. Properly solved it will bring about many improvements and new ideas. It will enable the municipalities to improve the schools, to lay out additional parks, and to secure suitable public buildings without mortgaging the future and without going too deeply into the pockets of the working citizens. In all these matters all the cities of the United States are below what should be the standard. Every city should have parks scattered plentifully throughout its limits and especially in its congested districts. Nothing so directly affects the welfare of the people as a comprehensive park system. Such a system should include free baths.

We should go just as far in this park matter as our income will permit. The parks should not only be beautiful but useful. There should be no "Keep Off the Grass" signs. There should be nothing to interfere with the pleasures and comforts of the people within the limits of reason. Of course, there will be vandals here and there who will perhaps destroy some shrub or pick some flowers. They should be dealt with individually. The park system should establish all manner of institutions that can contribute to the welfare of its citizens. There should be playgrounds, refreshment places, and public gymnasiums.

In the matter of public buildings every city should strive to have something that is not alone useful but ornamental. Every public building should be a public monument. It should be a lesson to the people in art and architecture. As a sheer business proposition it pays a city to make itself attractive, and nothing will help it along so much as imposing public buildings.

Getting the Best School Buildings

Special attention should be devoted to the character of the school buildings, both inside and out. Without undue extravagance, the school buildings should be of the best and the appointments as perfect as they can be made. As a primal proposition there should be ample school accommodations for every child of school age. The spectacle that we see in many of our cities, where thousands of children are denied the benefits of an education for the lack of school room, is one of the most disgraceful exhibitions of the inefficiency of our present system of city government.

The ideal police system is yet to be found. One thing is certain: the system so generally in vogue of making sporadic raids on disorderly places fails entirely of effectiveness. No permanent good was ever accomplished by a police raid on a disorderly resort. The keepers pay their fines and resume business. They make good their losses by perpetrating additional outrages on the public. My father was at one time the Superintendent of Police in Louisville, Kentucky. The most difficult question he had to deal with was the regulation of low saloons, dance halls and other resorts. He found, after repeated experiment, that the most effective measure with places against which complaint was made was to station a policeman in uniform at the door. The policeman was instructed to inquire the name and address of every one who went in and out. Of course, in most instances the man declined to give either, but the presence of the policeman and the query were sufficient to keep that particular person away from there, and the result was that the business of the place was ruined.

Since the present administration has come into power in Cleveland this method has been tried with excellent results. We have driven six disorderly establishments out of business, and have closed up twelve dives that were the resorts of notorious thieves. The disorderly and criminal element, having lost its choicest meeting-places, has found Cleveland very unattractive. Some of the resorts that we closed made a considerable show of resistance. One man who kept a particularly vicious dive withstood the presence of a policeman at his door for six months. He brought all sorts of political and personal influence to bear to secure the withdrawal of the policeman, and when he found this unavailing he declared he would run anyhow. At the end of six months, however, he threw up the sponge.

Having large discretionary powers, policemen should be exceptionally intelligent and should be endowed with more than the average amount of common-sense. In their selection all questions of politics should be carefully eliminated. They should be appointed under a strict civil-service system, and undergo a careful mental as well as physical examination.

In every city department as conducted to-day there are openings for improvement. I have picked out only a few of what I consider the most important toward the realization of ideal municipal government.

The Greatest Show on Earth

The Details of the Coming Coronation

By the Author of The Prince of Wales' Set

THE Coronation of a Sovereign of England is, perhaps, the only great historic pageant which the present generation of Londoners has not seen. There is a story of how a lady of Queen Victoria's household once thoughtlessly expressed, in Her Majesty's presence, a wish that she might see this wonderful ceremonial. Her slip of the tongue had an historic predecessor. Readers of Horace Walpole will remember that the lovely Miss Gunning expressed a similar wish to one of the Georges.

The public, which is mainly occupied with wondering whether any of its friends possess windows along the line of the Coronation procession, can form no conception of the enormous amount of work which is being done in order that the ceremony may be perfect in every detail. The members of the College of Arms and those of the King's immediate *entourage* have already been for months harder worked than ever were the stage managers of any production of Sir Henry Irving's or Mr. Beerbohm Tree's, nor will their labors be ended until some time after next June. More than this, King Edward VII himself is by no means the least hard worked of those in charge of the arrangements. His Majesty has an amazing knowledge of heraldry and ceremonial—perhaps hereditary from the Georgian times—and he personally goes over such things as the designs for the various heraldic devices. Nor is this any mere form, for the designs often come back heavily penciled with alterations and suggestions such as, "Don't use this," "A brighter red," etc., followed by the familiar signature, "E. R." Indeed, if Edward VII had not been called to the throne of the British Empire he might very creditably have filled the position of Garter King of Arms, and presided over the deliberations of the Heralds' College. Yet it is amusing to note that there are some people who will not let even the King rob them of their glory. The private secretary of a minor official was the other day overheard to observe somewhat loftily to a friend: "We should get on very well except for the interference of ignorant people—I mention no names. Bless you, I don't believe even the King would know how to button up his waistcoat unless he applied to us to learn how!"

Before proceeding to any account of the Coronation itself it may be interesting to say something of those upon whom the present toil falls. These are for the most part the Earl Marshal, and the various members of the College of Arms of which he is the head. The Earl Marshal is at present our premier Duke, the Duke of Norfolk, who receives for his duties the princely sum of twenty pounds. Fortunately, however, he is a rich man. The office, which has during the greater part of its existence been in the possession of the Howard family, has been theirs by hereditary right since the time of Charles II. At the Coronation of George IV a special Act of Parliament had to be passed to allow the grandfather of the present Duke to act as Earl Marshal because he was a Roman Catholic. The present Earl Marshal is, of course, as are all the Howards, a devout Catholic, but the times are more tolerant and there will be no special act. However, considering the terms of the King's declaration against "Popish" practices, concerning which there has been so much discussion lately both in and out of Parliament, the fact has a certain piquancy. It is also curious that the Duke of Norfolk, who has to promulgate so many strict rules as to the proper attire for every one to wear, should be himself in private life noted for his disregard of the conventionalities of dress. He will not wear the London top-hat, and innumerable stories are told of people who did not recognize in the simply, almost shabbily, dressed man perhaps the most aristocratic of English noblemen.

Perhaps the Duke's most busy assistant is Sir Albert Woods, the Garter King of Arms. Sir Albert, who is now eighty-six years of age, was, as a young man, a "pursuivant of arms" in the procession at the Coronation of Queen Victoria. If his health permits him to appear in the Abbey next June he will be the only person who will have been in the two successive ceremonials. There is, indeed, still living a clergyman, the Rev. E. W. Vaughan, who officiated at Victoria's Coronation, and was as a choir boy present at that of George IV! He is now ninety-two, but still actively attends to the business of his parish.

The Coronation ceremonial will follow the precedent of the last two Coronations. To many this announcement is a disappointment, and it is not unlikely that even His Majesty has at moments a feeling of regret at not having some of the splendors of George IV. The Coronation of William IV and his Queen were described at the time as a compromise between economy and parade. The temper of the time admitted neither much expenditure nor much ceremonial. In consequence, the procession on foot of the Estates of the Realm, from Westminster Hall to the Abbey, was omitted, as was the banquet in Westminster Hall after the religious ceremony, with all its immensely interesting and curious usages. At the Coronation of George IV the banquet cost £100,000, and the arms and accoutrements of the King's Champion £2000; so that it is easy to see that a very real economy is effected by omitting the banquet. In this respect the Coronation of Victoria followed the new precedent set. There was no banquet, and instead of the procession on foot there was a more extended cavalcade through the streets. This was indeed a revival of an ancient custom, dating from the time when the Sovereign slept at the Tower of London the night before the ceremony and proceeded through the city to Westminster the following morning. There would probably be little protest now on the score of expense, but the Coronation banquet might seem to many foolishly antiquated. And the Dissenters and Low Churchmen have already begun to protest against the possibility of undue ritualism in the religious ceremonial.

The procession will probably start from Buckingham Palace, and proceed by Constitution Hill, Piccadilly, St. James Street, Pall Mall and Whitehall to the west door of the Abbey. Its probable composition will be something as follows: trumpeters, squadron of the Household Brigade, carriages of foreign Ministers and Ambassadors Extraordinary, carriages of branches of the Royal Family, the King's Barge-Master and thirty-four Royal Watermen, carriages conveying the members of the Royal Household, His Majesty's military staff on horseback, the Yeomen of the Guard, preceded by their Exons and Clerks of the Cheque, then the state coach conveying the King and Queen. With all this there will be a sufficient military escort. The state coach is drawn by eight horses, attended by eight grooms. There is a Yeoman of the Guard at each wheel and two footmen at each door. On either side ride the Gold Stick and the Captain of the Yeomen of the Guard.

It is this procession which most people will try to see. Stands will be erected all along the route and the windows of houses will let for enormous sums. Already some houses have been engaged at £1000 for the one day.

In a very curious way this trafficking has led to a great increase in the business of the insurance companies. When people pay such enormous sums to see a Coronation they want to be assured that the Coronation will take place. As this is not possible they do the next best thing: they insure the King's life in their own favor for the sum they have agreed to pay. This has become so common that it has sent up the premium required.

When the King and Queen enter the state coach it is probable that it will be signaled to the crowds along the route by the firing of a cannon, as was done for Queen Victoria.

Before their Majesties arrive at Westminster every one who is entitled to admission will be expected to be in his or her place. Indeed the doors will be closed before that time. In 1838 the Abbey was open from five in the morning. It is not likely that any one will be asked to arrive at quite so early an hour next June. Carefully thought-out police regulations will allow things to be managed in a shorter space of time. At the last Coronation the arrangements do not seem to have been quite satisfactory. I know an old Irish lady who on that occasion could find neither carriage nor cab when she came out from the Abbey, who lost her slippers in the crush, and was forced to go home on foot in white silk stockings.

Odd Regulations for the Peers

Admission, of course, will be entirely by ticket. The Earl Marshal has already by proclamation called for the names and addresses of all peers and peeresses who claim the right to appear. All claims must be in by January 1, so that any peer coming into his title after the New Year, or any actress who may marry a nobleman next year, will be disqualified from attending. Peers and peeresses, having applied, will receive a "summons to attend." It begins as follows: "Right trusty and right entirely beloved cousin, we greet you well and command you to appear," etc.

Only Dukes are addressed in this manner, the wording of the summons being modified as nobility descends. Marquises, Earls and Viscounts are addressed as "cousins and counselors," but Barons as "counselors" only and not as "cousins."

The Earl Marshal has also issued the orders concerning the robes and coronets to be worn. It is perhaps interesting to give the full text of this order.

> That the robe or mantle of the Peers be of crimson velvet, edged with miniver, the cape furred with miniver pure, and powdered with bars or rows of ermine (that is, narrow pieces of black fur), according to their degree, viz.:
>
> Barons, two rows.
> Viscounts, two rows and a half.
> Earls, three rows.
> Marquesses, three rows and a half.
> Dukes, four rows.
>
> The said mantles or robes to be worn over full court dress, uniform, or regimentals.
>
> The coronets to be of silver gilt; the caps of crimson velvet turned up with ermine, with a gold tassel on the top; and no jewels or precious stones are to be set or used in the coronets, or counterfeit pearls instead of silver balls.
>
> The coronet of a Baron to have, on the circle or rim, six silver balls at equal distances.
>
> The coronet of a Viscount to have, on the circle, sixteen silver balls.
>
> The coronet of an Earl to have, on the circle, eight silver balls, raised upon points, with gold strawberry leaves between the points.
>
> The coronet of a Marquess to have, on the circle, four gold strawberry leaves and four silver balls alternately, the latter a little raised on points above the rim.
>
> The coronet of a Duke to have, on the circle, eight gold strawberry leaves.

The robe and coronets of peeresses correspond to those of peers. The peeresses, however, wear with their coronets a cap of crimson velvet, turned up with ermine, with a tassel of gold on top.

These robes are worn over usual court dress. Members of the House of Commons appear in court dress. It is interesting to remember that in '38 Disraeli, who had just been elected to the '37 Parliament, did not intend to go to the Coronation ceremonies because he had no court suit. It was at 2:30 A. M. the morning before the great day that some one offered to lend him the needed costume, and he was thus enabled to be present at the Coronation of the Sovereign whose favorite minister he later was.

Heartburning About Jeweled Coronets

There has been some heartburning among ladies owing to the fact that jeweled coronets are forbidden. But this was decided upon precisely to prevent rivalry, and to secure some kind of uniformity.

There is no reason why robes worn at Queen Victoria's Coronation should not serve for King Edward's, provided the owners have managed to keep them safe from damp and moths. As new robes will cost from £100 to £150 this might become an object. But old robes grow shabby, and peerages created since 1838 have no robes. So the West End dressmakers will probably drive a lively trade. The peers, of course, all possess scarlet cloth robes, for use, for example, when the Sovereign opens Parliament in person, but these will not serve for the Coronation.

The procession down the Abbey is a gorgeous affair. First come the members of the College of Arms; the pursuivants, Blanch Lyon, Portcullis, Rouge Croix and Rouge Dragon in their tabards; then the Heralds of Arms; and finally the Norroy and Clarenceau Kings of Arms. Then follow the clergy of the Abbey, and the great court officials, their coronets borne by pages. Then come members of the Royal Family. Then appears the Queen preceded by officials bearing her Regalia, the Crown, the Ivory Rod with the Dove, and the Sceptre with the Cross. The Queen is attended by the Mistress of the Robe and by six daughters of Earls, and on either side walk five Gentlemen Pensioners, and then follow Ladies and Women of the Bedchamber. Next comes the King's Regalia, St. Edward's Staff, the Golden Spurs, the Sceptre with the Cross, three swords, including the one known as Curtana, and then, attended by the Earl Marshal and the High Constables of England, Scotland and Ireland, the Sword of State, the Sceptre with the Dove, the Orb, and St. Edward's Crown. Then comes the Bible, with the Patina and the Chalice. Finally the King appears, attended by the Bishop of Durham, the Bishop of Bath and Wells, and a great train of officials, their coronets borne by pages. The Yeomen of the Guard, with their officers, close the procession.

A Ceremonial of Elaborate Forms

The ceremonial, in which a great number of Bishops have part, begins with what is called the Recognition, in which the Archbishop of Canterbury announces the King, and the people reply "God Save King Edward VII."

In the offering, the King offers an altar-cloth of gold and an ingot of gold at the altar. The Queen having made a similar offering the Litany is said. The Oath is then administered. The anointing comes next. The King is disrobed of his crimson robes and his cap of state. He then takes his seat in the celebrated King Edward's chair and is anointed on the head and hands with consecrated oil by the Archbishop. It may be said in passing that King Edward has shown some disinclination to this part of the ceremony, as being on personal grounds rather distasteful. It will probably be gone through with, but it may be understood that the Archbishop will make the sign of the cross on His Majesty's forehead with the lightest touch.

Then comes the offering of the sword, after which the King is invested with what is known as the Imperial Mantle, a Dalmatic Robe of Cloth of Gold. Then, sitting down, he receives the Orb, and having returned this, the Ring. Care will be taken to avoid a repetition of the unfortunate occurrence of 1838. The ring was too small, but the Archbishop insisted that the Queen must put it on. She did, and the finger soon was swollen and very painful.

Next the Lord of the Manor of Worksop, at present the Duke of Newcastle, presents the King with an embroidered glove which His Majesty puts on his right hand. He then receives a sceptre in either hand, the Lord of the Manor of Worksop supporting his right arm.

Then comes the crowning, at which cheers are proper in the Abbey itself, while outside drums beat, trumpets sound and cannon are fired. As soon as the King is crowned the Princes of the Blood Royal and other Peers put on their coronets, the Bishops their caps, and the Kings of Arms their crowns. The King then retires from the chair and is enthroned beneath the central tower, and receives the Homage, first of the Archbishop of Canterbury and the other Lords Spiritual, then by Princes of the Blood and Peers. This ceremony consists in kneeling before the Sovereign, repeating the words of Homage, and, as understood up to 1838, kissing him upon the left cheek. King Edward firmly declines to be kissed.

The End of the Brilliant Pageant

After the Homage the Holy Sacrament is administered to their Majesties and the procession then leaves the church. At the west door the Garter King of Arms proclaims to the people the King's title, after which the somewhat wearied Sovereign is allowed to return to his palace.

Formerly a fair was held in Hyde Park on Coronation Day, with all kinds of performances, dancing booths and eating places. But such things are less popular than they used to be, and to modern taste such a fair would scarcely seem a dignified way of celebrating the day. It has also been the custom that all the theatres should give free performances that evening. This question is now being discussed, and it may be arranged that next June London can troop into any theatre free. But it must be said that on the theatrical side there is an inclination to take a holiday and see the Coronation rather than play for the amusement of others.

PHOTO. BY RUSSELL & SONS, LONDON

The Archbishop of Canterbury

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Queen Alexandra

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King Edward VII

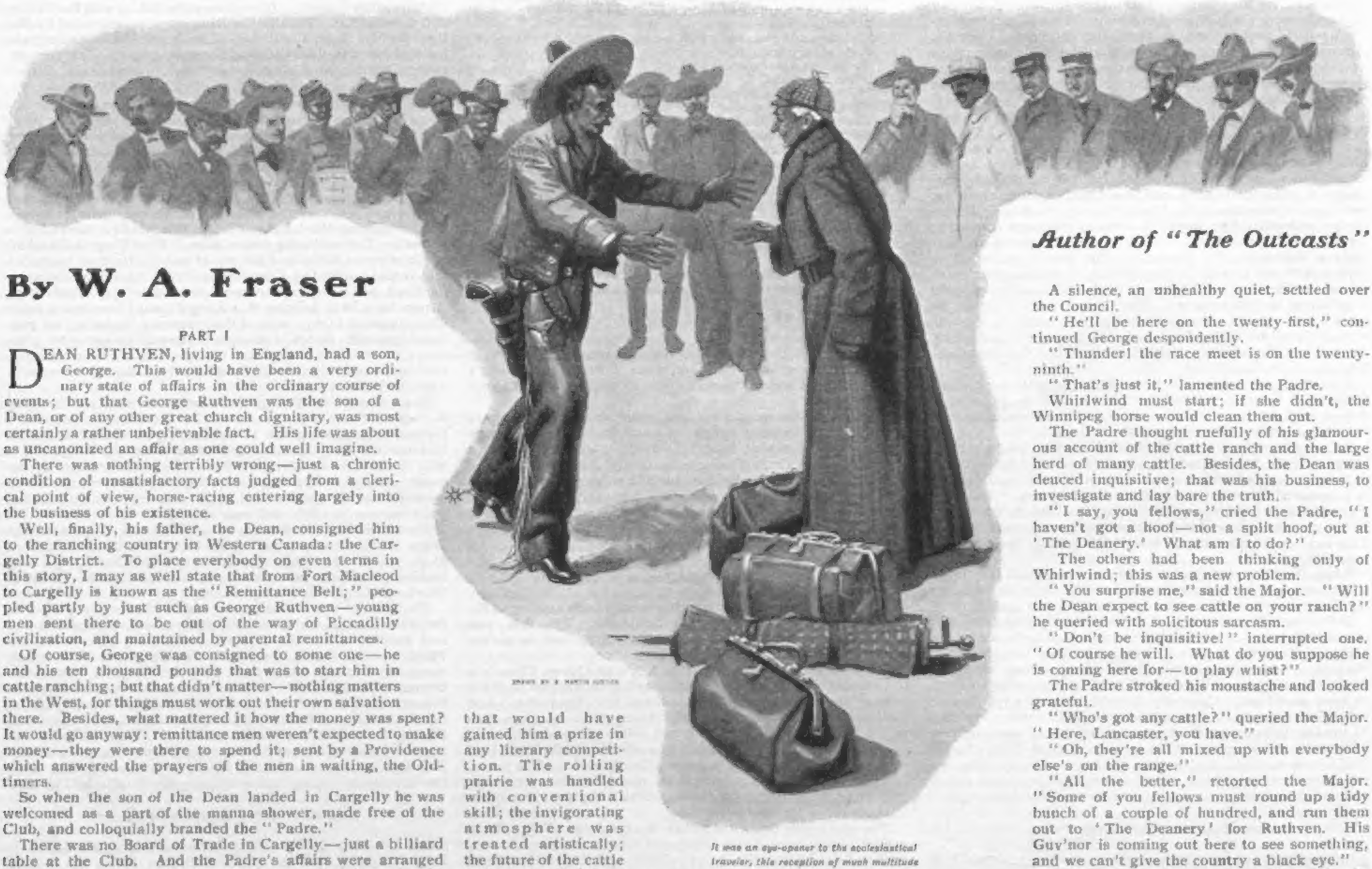
PHOTO. BY RUSSELL & SONS, LONDON

The Duke of Norfolk

The Remittance Man—A Tale of a Prodigal

By W. A. Fraser

Author of "The Outcasts"



DRAWN BY B. MARTIN JUSTICE

It was an eye-opener to the ecclesiastical traveler, this reception of much multitude

PART I

DEAN RUTHVEN, living in England, had a son, George. This would have been a very ordinary state of affairs in the ordinary course of events; but that George Ruthven was the son of a Dean, or of any other great church dignitary, was most certainly a rather unbelievable fact. His life was about as uncanonized an affair as one could well imagine.

There was nothing terribly wrong—just a chronic condition of unsatisfactory facts judged from a clerical point of view, horse-racing entering largely into the business of his existence.

Well, finally, his father, the Dean, consigned him to the ranching country in Western Canada: the Cargelly District. To place everybody on even terms in this story, I may as well state that from Fort Macleod to Cargelly is known as the "Remittance Belt;" peopled partly by just such as George Ruthven—young men sent there to be out of the way of Piccadilly civilization, and maintained by parental remittances.

Of course, George was consigned to some one—he and his ten thousand pounds that was to start him in cattle ranching; but that didn't matter—nothing matters in the West, for things must work out their own salvation there. Besides, what mattered it how the money was spent? It would go anyway: remittance men weren't expected to make money—they were there to spend it; sent by a Providence which answered the prayers of the men in waiting, the Old-timers.

So when the son of the Dean landed in Cargelly he was welcomed as a part of the manna shower, made free of the Club, and colloquially branded the "Padre."

There was no Board of Trade in Cargelly—just a billiard table at the Club. And the Padre's affairs were arranged as the affairs of the other remittance men had been, by the chiefs, sitting in solemn conclave about this substitute for a council board.

"A shoemaker should stick to his last," was a patent philosophy; the Padre herding cattle was a grotesque conception. What good would it do—the cattle would die of anthrax, or some other infernal thing that was always bothering, and the golden sovereigns he had brought would somehow be lost out on the dismal plain. It was the stupid calculation of a man sitting in London, this idea of Padre's proper sphere. What he knew all about was horses and racing—there was no doubt about that; he was jolly well full of the thing.

Of course, he would have to have a ranch and a shack; but that was easy: so many square miles of air bottomed by a short-grassed plain. It didn't even have to be surveyed; it ran from Smythe's Ranch to Dick's Coulee—ambiguous, but wholly satisfactory for all requirements.

Then a shack was thrown together; the ark, battering-rammed into a square building, would have been an artistic villa by comparison.

The selection of the race horses required more care. Several of the chaps had horses to sell; incidentally every racing man has a horse or two waiting for a buyer more eager than wise. However, in the end the Padre was fairly well stocked with horses.

Sport of Kings! but the gods had been kind to the dwellers in the wilderness when Dean Ruthven had been hypnotized into sending George the Wayward to the tents of Shem.

And while the direct offerings contributed in London went to the heathen in Africa and divers other places, the indirect, that was the Dean's by right of arrangement, helped clothe the heathen in Cargelly and educate his tenderfoot son in a knowledge of men's ways.

Of course, ten thousand pounds requires some accounting for if it be expended, and the Padre sent home a fairy tale that would have gained him a prize in any literary competition. The rolling prairie was handled with conventional skill; the invigorating atmosphere was treated artistically; the future of the cattle trade was culled from Governmental Blue Books. His own ranch, "The Deanery," was touched upon with diplomatic modesty; it would not do for him to boast of his success at this early stage, he stated, but he had most assuredly stumbled upon a real good thing. He wrote this last statement quite inadvertently, for the good thing so prominent in his mind was "Whirlwind," a Montana-bred four-year-old mare; but he allowed the statement to stand.

The Dean was delighted when he received this epistle; the Padre had stated at the Club that his father would be.

The career of a racing man is always checkered, and the Padre had his ups and downs—a whole raft of downs.

But there was no doubt about his popularity, for he had just the funniest nature that a man could possibly have. His friends did not despoil him through any sense of meanness; they simply felt that remittance money had been predestined for the good of the greatest number. Socialistic faith condoned all their acts of piracy.

Encouraged by his first literary effort, George drew such Utopian pen-pictures of his ranch life that the Dean began to long for a sight of the paradise which contained his son.

As the ten thousand pounds dwindled into as many pence the Padre waxed more eloquent; and in the end something akin to a falling of the heavens occurred.

That night the Padre strode into Cargelly Club with the hoarfrost of an approaching domestic storm thick upon him.

"What do you suppose is up, you fellows?" he gasped.

"Not Whirlwind! Not gone wrong, has she?" queried one excitedly.

"Bah!" ejaculated the Padre; "do you think I'd make a fuss about that?"

"Let a *man* guess," commanded Major Lance. "Sunflower has gone back on the Padre." Sunflower was a girl, also in the story.

"Don't chaff," pleaded the Padre petulantly. "This is serious business. The Guv'nor is coming out. By Jove!"

A silence, an unhealthy quiet, settled over the Council.

"He'll be here on the twenty-first," continued George despondently.

"Thunder! the race meet is on the twenty-ninth."

"That's just it," lamented the Padre.

Whirlwind must start; if she didn't, the Winnipeg horse would clean them out.

The Padre thought ruefully of his glamourous account of the cattle ranch and the large herd of many cattle. Besides, the Dean was deuced inquisitive; that was his business, to investigate and lay bare the truth.

"I say, you fellows," cried the Padre, "I haven't got a hoof—not a split hoof, out at 'The Deanery.' What am I to do?"

The others had been thinking only of Whirlwind; this was a new problem.

"You surprise me," said the Major. "Will the Dean expect to see cattle on your ranch?" he queried with solicitous sarcasm.

"Don't be inquisitive!" interrupted one. "Of course he will. What do you suppose he is coming here for—to play whist?"

The Padre stroked his moustache and looked grateful.

"Who's got any cattle?" queried the Major. "Here, Lancaster, you have."

"Oh, they're all mixed up with everybody else's on the range."

"All the better," retorted the Major. "Some of you fellows must round up a tidy bunch of a couple of hundred, and run them out to 'The Deanery' for Ruthven. His Guv'nor is coming out here to see something, and we can't give the country a black eye."

"Gad! I should say not," chipped in the owner of Pot Luck Ranch. "He'd go back and stop all emigration; then what would become of you chaps with no remittance Johnnies to batten off?"

"By Jove! You fellows are a good lot," declared the Padre; "that's a weight off my mind. I've been in no end of a blue funk ever since I got the pater's letter. About Whirlwind——"

"Yes, what about the mare?" they all cried in simultaneous anxiety.

"Well, the Guv'nor's death on gee-gees."

"Strange," muttered the Major sarcastically.

"Don't be a flippant goat," snapped Ruthven. "He hates race horses worse than—than——"

"Than the man in opposition," volunteered Pot Luck.

"Exactly—if possible," concurred George.

"Cable him you're dead, Padre," suggested a big giant from whose broad shoulders hung a silk-worked buckskin coat.

"That wouldn't stop him," said the Padre; "nothing will stop him—you don't know the Guv'nor, you fellows. When he gets an idea in his head you've simply got to sit tight and dodge the idea—that's all; I know him."

"Coming on the twenty-first," mused the Major; "and the races are on the twenty-ninth—a whole week; doubt if he'll stay that long."

"Hope not," ejaculated the son. "It wouldn't be so bad if I didn't have to ride the measly beast myself; she doesn't gallop well for any one else. How the deuce am I to work her, with the Guv'nor about?"

"By George!" exclaimed Pot Luck; "if the Dean stays we must get Sunflower to help us out; she's clever—there's no doubt about that—just confide the whole business to her, and she'll keep him out of the way."

Then for days the Council in their spare moments prepared for the advent of Dean Ruthven. The Padre's ranch was stocked with cattle; the shack knocked into some sort of

Editor's Note—This story will be concluded in next week's issue.

shape; débris thrown into a little coulee; a permanent staff of two servants put on; three or four cow-punchers hired to patrol the range; and an evanescent air of prosperity sprayed over the place.

All these details were arranged by the Council; the Padre was told off to the training of Whirlwind and the other equine marvels in his racing string.

The Sunflower, so named because she was just like one of the slender, bright, happy, delicate-leaved sunflowers of the prairie, would most certainly have done a great deal more than this for the Padre, because—because—well, never mind. Love is a compelling master. She was of good family, and lived with her brother, Colonel Sloan, who was Indian Agent on the Blood Reserve. The Colonel was not of the Council, and had an idea that his sister might do much better than marry George Ruthven.

As arranged in the calendar, the twenty-first came around in its proper place, and, according to a telegram received, the Dean would arrive by train that night, or, really, next morning, at two o'clock.

The Council passed a resolution, unanimously, that they would act as a bodyguard to the Padre upon the arrival of his father. The late hour was no bar to this, for, as a rule, Cargelly went to bed very early—in the morning.

Divers games of more or less scientific interest helped while away the time, and the Club Steward had received orders to pass the word in time for them to reach the station before the arrival of Dean Ruthven's train.

George was arrayed in orthodox, more than orthodox, ranch costume. Beginning at the bottom, his feet were tight cramped in narrow, high-heeled, Mexican-spurred riding boots; brown leather chapps, long-fringed up the sides, spread their wide expanse from boot to hip; a belt, wide as a surcingle, acted as a conjunction between these and a flannel shirt, wide open on his sun-browned throat; buckskin coat, wide-brimmed cowboy hat, and a general air of serious business completed the disguise.

All the fellows approved of the get-up. It was the usual antithesis to Regent Street regalia; all the remittance men went in for it when they were young in their Western novitiate.

"It will be worth a thousand pounds to you, at least," the Major said.

"It will gladden your parent's heart," declared Pot Luck; "—— if you don't look as funny as Buffalo Bill."

Ruthven stalked across the hardwood floor of the billiard room proudly; his narrow-heeled boots jingled their old spurs until they clanked a victorious pæan. Everybody looked pleased.

"Touch him for two thousand guineas," hazarded Drake, who was in from his ranch at Stand Off; "hanged if I ever saw a better set up cow-puncher than you are, Padre."

"Wish the Sunflower could see him now," muttered Pot Luck; "she'd give him his congé."

"Train's on time, gentlemen," said the Steward, at the billiard-room door; "she'll be here in five minutes."

As the Council trooped out the Steward told the Second Steward that he "reckoned as 'ow the Goov'nor of the Territories was coming up from Regina. There'll be Gimmy to pay, too, if it's 'im, for 'es a corker—an all-night bird." He didn't know it was a Dean coming all the way from London to see his reformed son.

Ruthven walked up and down the station platform with less assurance than he had the Club billiard room. "I'll be in a bally hat," he confided to the Major, "if the Guv'nor finds out anything; and he's got eyes like a fluorescent lamp. At home he spoiled one of the best *coups* any man ever had, and said he was glad of it, too, though it broke me."

The blare eye of the express swayed drunkenly around a curve; giant wheels crunched from steel rails an unofficial announcement of Dean Ruthven's arrival. It startled the Padre—it was like a premonition of evil. A heavy-eyed porter struggled from the sleeper, dark, bulging objects clinging to him at every angle; behind came a slim, stoop-shouldered man in heavy ulster.

"That's the Guv'nor," murmured Ruthven; and, striding forward, took cheery possession of the Dean. It was an eye-opener to the ecclesiastical traveler, this reception of much multitude: also what a whole-souled grip these Westerners of stalwart frame were so prodigal of. They were introduced *en masse*—for the Western night wind was bleak—as George's fellow-ranchers.

Of course most of them really were ranchers of sorts; and almost every one had a brand—also of sorts. However, Dean Ruthven and his son marched at the head of a goodly company to the hotel. There, in the warm light, the Council were introduced individually, and pressed upon the pleased Dean a whole-souled invitation to spend a week or more at each ranch.

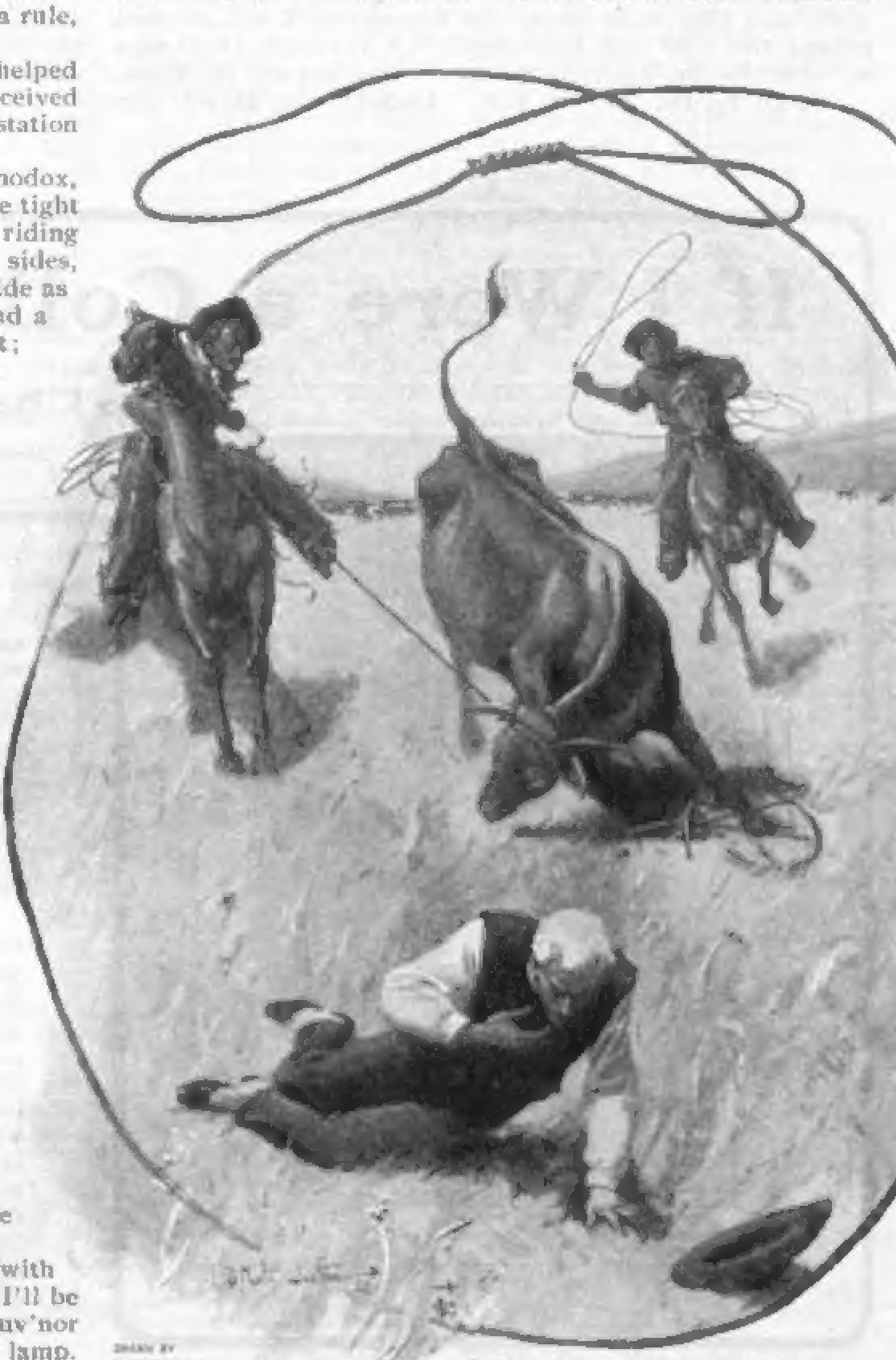
My! but the Dean was proud of his son. He attributed the inspiration that had induced him to send George to Cargelly to the very highest authority. He told the Padre this in a moist voice; he was so sure of it that Ruthven said not a word about Whirlwind or any other dispensation of his own arranging.

After his father had retired Ruthven joined the Council at their Club, and the plan of campaign was more definitely traced on the map.

"We've omitted something," said the Major. "You've got three cow-punchers, Padre, but you'll need an overseer; it quite slipped my memory. They're great on the overseer business in the old land; I know them. One of you fellows will have to volunteer—it adds dignity to the profession."

Drake said he'd go, for he wasn't returning to Stand Off till after the Meet, anyway.

Next day the Dean, young Ruthven, and the newly evolved overseer drove out to "The Deanery" Ranch, ten miles south. The Western air, made tonic by ozone which it had picked up in the Rockies, plain to view not fifty miles away, tingled the nerves of the London churchman and sweet-breathed his heart until the short-grassed prairie, flower-studded and bright sky-topped, full of its great measure of boundless rest and untortured calm, almost blotted out all other desirable places from the face of the earth. No wonder his son had reformed; in such surroundings a man must become a child of Nature, a simple doer of good deeds—become filled with a desire to benefit his fellow-men. He would take care that friends of his at home, two friends in particular, who also had sons of unblest restlessness, should know of this safe haven for the wayward craft.



DRAWN BY B. MARTIN JUSTICE

But Toreador was stopped; and the Dean, with blanched face, tumbled in a heap

Sitting beside his stalwart boy, he of the divers race-horses, the Dean thought these beautiful thoughts, and made a mental calculation that, speaking of sordid things, he would spare another five thousand pounds if his son's ranching business seemed to require it. By a remarkable telepathic coincidence, George the Padre was at that very moment wondering how much he might induce his father to advance. He was actually in somewhat of a financial hole; unless he managed to win the Ranchers' Cup at the forthcoming Meet, the hole would grow so deep that he would probably come out in China, or some other place.

The prairie road, builded by nothing but the wheels that had fashioned its course, was as smooth as a boulevard, so they were at the ranch in less than two hours. The shack was not like anything the Dean had ever seen in England. Once he had seen a couple of goods cars that had suffered in a run-off, and, somehow or other, this memory came back to him at sight of his son's residence. He had brought a bag of clothes, meaning to stay several days—but he didn't.

Ruthven and the overseer would ride their horses to where the herd was out on the range, and the Dean would drive the buckboard in which they had come. And there were cattle right enough—cattle all over the range, for the Council had done its work with great executive ability and indiscriminate selection. Probably no rancher had ever owned such a variety of brands; if the cattle could have been stood on end, one on top of the other, they would have constituted a fair obelisk, with a charming diversity of hieroglyphics. The Council had either forgotten all about this matter of brands, or trusted to the churchman's ignorance of mundane affairs.

The Dean was delighted; it was like handling the gold from a mine in which he had shares.

George and the overseer rode out to drive up the steers so that the Dean might sit in his buckboard and review them, much as a general has soldiers file past.

"There goes the Toreador's Delight," cried the man from Stand Off to George, as they galloped, pointing to a big shorthorn bull. "Where in the name of the Chinook did he come from?"

"He belongs to the Gridiron Ranch," answered the Padre; "though personally he thinks he owns the whole prairie himself, for he's got a beastly temper. I hope he doesn't take umbrage at the Guv'nor's presence, and raid the buckboard."

"He won't bother him so long as he's in the buckboard; I shouldn't like to meet him afoot though. Any of them are bad enough when a man's set afoot; but this brute is worse than a Sioux Indian."

"Gad!" laughed George; "the fellows have rounded up every hoof within a hundred miles, I believe. I'm afraid they've overdone it. Instead of parting, the Guv'nor will want a dividend."

As George and his cowboys hustled up the laggard animals, Toreador's Delight sauntered nonchalantly up to where the Dean sat in his trap. As Drake had said, if Dean Ruthven had stuck to his ship the *al fresco* bull fight that presently matured would not have materialized; but the Dean was as inquisitive as an old hen, and, like the bait of an evil fate, on the bull's side was a diabolical-looking brand. It was the huge Gridiron of the Gridiron Ranch. More than that it was semi-raw, for they had lately acquired Toreador and thrown their brand on him.

"A frightfully cruel thing," mused the Dean; "poor brute!"

Through his humane mind, also meddlesome, flashed divers schemes for marking cattle, quite superior to this barbarous method. "Poor old chap!" he murmured. The bull was eying him with a plaintive, hurt expression that fairly went to the old man's heart. Swarms of fiendish flies tormenting the cattle in a general way, assailed this tender brand-mark on the bull with fierce rivalry.

"It's a shame—poor old chap!" ejaculated the Dean, putting the reins down, picking up his umbrella, and descending from his chariot. Toreador's Delight eyed this departure with eager wistfulness; at least the old man thought so.

"Soh, bossy," called the Dean, in a soothing voice, as he walked over to old Toreador. The bull backed up a little; a man on foot was something new to him—a man on foot in a long, black coat, and a high white collar was something utterly new. A horseman was part of the range—he could understand that; but this new something coming straight for him brought a light in his eye that Dean Ruthven should have been more familiar with than he was.

"Soh, bossy! don't be frightened—I won't hurt you," he assured the bull, edging around to drive the flies from his tender side.

Toreador answered nothing; he was simply waiting for the attack to begin—he was ready.

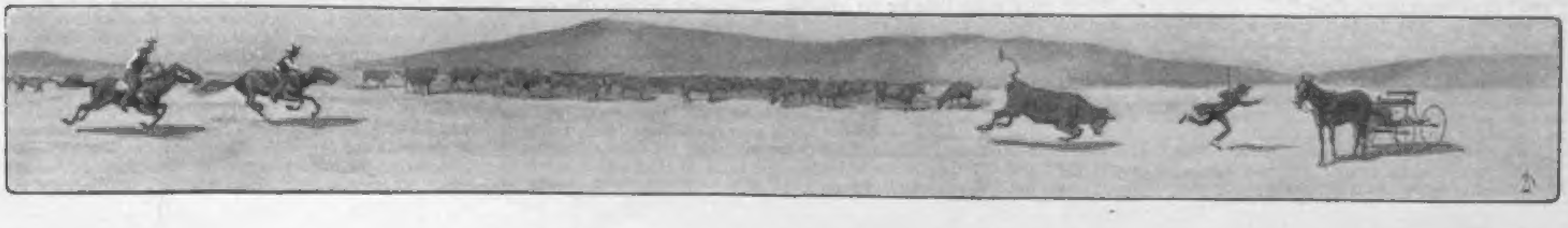
There! with a deft side step and a brush of the umbrella, the Dean had put the wicked torturing flies to flight.

As the brass-ringed end of the umbrella touched the seared bars on Toreador's side he gave a bellow of outraged surprise. That was where the attack was to be made, eh? With lowered head, in which fairly blazed two lurid, red-streaked eyes, he whisked about, and steadied himself for a charge.

Even as the flies had fled, so fled the Dean; he departed with extreme velocity. Light of frame and nimble of foot, he saved himself from the first rush, and made for the buckboard. Also did Toreador. It seemed something substantial to get at, this part of the thing that had stung him in the side.

As Dean Ruthven skipped behind the wheels the bull crashed into it; the horse, surmising that there was trouble

DRAWN BY B. MARTIN JUSTICE



in the air, diligently pattered over the plain, leaving one of the hind wheels strung on Toreador's horns. The Dean had thrown all his ecclesiastical dignity to the winds—even his coat, and was busily heading for the much despised shack.

Toreador gathered up the coat with a frantic jab and it nestled down over the spokes of the wheel he was carrying.

Fortunately for the humane parson his son had seen from a distance his attempt on the friendship of the bull. "My God—Drake!" he exclaimed; "the Guv'nor's afoot! Old Toreador will pin him sure as a gun!"

"Of all the stupid dogies—gallop, man!"

With quirt and spur the two lashed their broncos into a frenzy of speed. The prairie swirled dizzily under the reaching hoofs of their straining steeds. Would they be in time? The crash of the buckboard startled a muffled cry from George as he drove cruel, cutting rowels up his bronco's flank. Would he be in time?

On they galloped, neck and neck, throwing loose their lariats as they leaned far forward and coaxed their broncos to give the last ounce of speed that was in their strong limbs. Even the horses knew! How they galloped! The racing seat of young Ruthven helped his mount, and he drew away from the man from Stand Off.

When Toreador checked for an instant at the black coat, the horsemen were not a hundred yards away. The Dean was fleeing for his life. Now behind him thundered the maddened bull; fifty yards! thirty! twenty! What an interminable age it took to cut down the brute's lead.

Now Ruthven's bronco had his nose on Toreador's quarter, galloping as though he knew a life was at stake. His rider raised his right arm and swung the lasso. Would it go true? Would it hold? The bull's horns were low as he galloped—would the rope miss? If it did, by a hair's breadth, the Dean, who was almost under the huge nose, would surely be killed.

"Good boy!" shrieked Drake as the lariat sang in its tense strength, and the noose slipped tight and strong over Toreador's horns. "*Swish!*" went the other rope; and the two broncos, thrown on their haunches, fairly skidded over the smooth grass plain, carried by the impetuous rush of the huge bull.

But Toreador was stopped; and the Dean, with blanched face, tumbled in a heap, twenty feet off.

"You're not hurt, Guv'nor?" called the son, as he and Drake, sitting well back in their saddles, held the snorting Toreador tight-lashed in subjection.

"No, thank Providence!—and you also, boy; just shaken up a bit—that's all."

"Well, you'd better walk on to the shack, if you can manage it, and we'll give this brute a run that'll cure him for a day or two."

It was most decidedly a close shave; it also most effectually cured the Dean of any lurking desire to spend a few days in the seclusion of a quiet ranch.

"Your father will want to leave soon, sure, after this," confided Drake.

"By Jove! we were just in time," muttered the Padre.

After the Toreador had been galloped, quirt-lashed and bronco-hustled until his tongue lolled like a wet rag, the two horsemen cantered to the shack. The Dean had had enough inspection for one day; also he was too much battered about to sit a saddle to Cargelly; and, as has been said, Toreador had thrown the buckboard slightly out of gear.

If the churchman had been proud of his son before over the huge herd of borrowed cattle, he now fairly worshiped him because of his manly rescue. He dwelt at great length upon the hard life his dear boy must be leading—of course this was quite true, literally, but the Dean meant a totally different hard life—a hard life of exposure, riding the ranges, roping cattle, and all the rest of it.

But the Padre had not picked up the roping business as a working exercise; he had taken to it as part of the racing game, so that he might compete in the annual sport.

Next morning they jogged back to Cargelly. The Padre was wondering whether his father would decide to leave that night, or next day. The Dean set his mind at rest on this point by observing: "George, at first I meant to spend but a couple of days with you, but—but—well, never mind—you'll be pleased to know that I have changed my mind——"

"He's going to-night," thought the Padre.

"I shall stop at least a week—I can manage it" and the Dean laid a hand tenderly on his son's arm.

The Padre groaned inwardly.

That night, after the Dean had gone to bed, the Council took up all these many matters, and discussed them diplomatically. The saving of the old gentleman's life would, of course, bring funds to the Padre; also the stocking of the ranch had been most successfully managed. If it weren't for the race meeting there could be no harm in the Dean's staying with them; but how in the world were they to keep him out of the way long enough to try Whirlwind with the new horse, Gray Bird, that Ruthven had just got up from Montana? In fact, what were they to do with him on race day itself?

"We could manage the trial," said Major Lance.

"But I've got to be there myself," pleaded the Padre, "and I can't leave the Guv'nor."

"Do any of you fellows know a church—say, ten or twenty miles out?" queried the Major.

"There's one at Bow River Crossing," answered Drake.

"That'll do," declared the officer; "you can work it. Get the clergyman there to invite the Dean to some sort of a tea-fight—read a lecture to young men on the evils of amateur sport, or something of that sort."

"What about me?" broke in the Padre.

"You won't have to go," retorted Lance; "one of the fellows will slip out in the morning and start a fire in the grass on your ranch and gallop back in time to nail you for that business—see?"

"And have the trial that day?" queried Pot Luck.

"Yes."

"Jupiter! but who'll attend the lecture?" asked Drake of Stand Off. "I want to see the trial."

"So you may, Dick," assured the Major, "but the other fellows from the Crossing needn't bother."

It was a brilliant idea, worthy of the Council. It was arranged Thursday night. Friday and also Saturday the Dean clung to his son with appalling persistence; where the Padre went his father went; to the Club—everywhere.

A gloom settled down over the Council; billiards, even, were a thing of the past. The cry "Here they come!" rang through the ranchers' retreat at least a dozen times a day. Magazines, and papers, and books, that heretofore had only served as ornament, were constantly lying at everybody's elbow. The Dean thought them the most studious lot of men he had ever met; they were always reading.

Friday afternoon the Dean said he would have a nap at the hotel. George hurried down to the Club, and the Council were soon deep in an intricate puzzle over some red, white and blue ivory chips. In the middle of it a steward opened the door and announced: "A reverend gentleman a-lookin' for Mr. Ruthven!" At his shoulder was the Dean.

George sprang to his feet. Luckily the Major was playing. "I assure you, Mr. Ruthven," he said, addressing the Padre, and seemingly quite oblivious of the Dean's entrance; "I assure you that you need not grab up the cards in that way, and try to stop the gentlemen from playing, for we are not breaking the rules of the Club at all; this is not gambling—it's a new game called 'Stock the Ranch.' It's purely scientific, similar to the German military game. These counters represent steers, and its study is a great help to young ranchers."

"I'm glad to hear that," gasped young Ruthven with a sigh of relief, "because—because—as butler—I mean, as a director of this Club——"

Just then he caught sight of his father, and welcomed him with eager effusion—so glad he had come down, and all the rest of it!

Major Lance had saved the day.

That night the Dean gave his son a check for two thousand pounds. He had diplomatically drawn from the young hopeful the information that such a sum would be most acceptable; in fact, that it was sorely needed. All the previous money had gone in ranch and stock. Of course, in reality a certain amount of it had gone in stock—racing stock. The Dean could see himself that a more commodious shack was desirable; also fencing; in fact, the utter absence of fences had rather mystified the churchman.

(*Continued on Page 24*)

If I Were a College Student

By Chas. F. Thwing, D.D., LL.D.

President of Western Reserve University

Charles F. Thwing, D. D., LL. D.

IF I WERE a college student I would:

(1) Care for my health. Health is both an agent and a condition for enjoyment or for service. It is, in college as well as out of college, nourished by three simple methods: food, sleep, exercise. College men usually eat too much of ill-prepared food, and eat it too fast; they usually do not sleep enough the first part of the night; and they exercise too little and not over wisely. The food of the college men and women should be simple, it should be abundant, and it should be eaten, seasoned and salted with talk. Concerning what is simple food, of course, opinions differ. My friend, Doctor Powell, tells of a patient who complained of a pain in the stomach. The doctor inquired about his diet.

"We live very simply, very simply," replied the man.

"Yes," said the Doctor, "but tell me what you had for breakfast this morning."

"A very simple breakfast we had, very simple breakfast: we had doughnuts and Bologna sausage." Such a simple breakfast is not one best fitted for the college boy or girl.

The student is too much inclined to economize in sleep. The student is really very busy. His chief lack is a lack of time. Every teacher is eager to get him to do all the work he can do, and a bit more. Every organization wants his loyalty and service. He is liable to come to the end of the day with many tasks still remaining undone. The late evening is the time for his working. The last loitering caller has gone. The halls are still. He can now get his time in long periods. His sense of power is quickened. His mind is alert. He feels he can now do three hours' work in one. Nine o'clock: "Good stuff—this Calculus—I believe I'll elect it next term." Ten o'clock: "Making fine progress—Hegel had more sense than I ever gave him credit for." Eleven o'clock: "Goethe can master the human heart, can't he! This is great." Twelve o'clock: "Great thought, that—I must write a book some time on that. Midnight? but I can't go to bed now."

But such work, noble, large, inspiring—done under such conditions, exciting, exhausting—takes the precious life-blood of the student. He cannot constantly follow such a method without suffering dire calamities. I have seen too many bright minds clouded, too many strong wills weakened, too many promising careers wrecked, not to warn the student. At least eight hours should every student sleep. A fair proportion is: to sleep eight, to study ten, to talking and to walking, to eating and to exercising and fun six hours, of every twenty-four.

The third element of this trinity of healthful forces is exercise. Exercise has become a matter of expert opinion, and the expert is the doctor. I speak as a layman. But to me the chief matter in exercise is to lay in strength sufficient not only to preserve one's vigor in college but also to carry one through one's whole life. I notice that men who rowed in college have a different bearing for decades after graduation from that of men who did not row. Their backs are broader, their shoulders squarer, their legs better built out. Not all men can row. But every man can, in the gymnasium, in four years, make and harden muscles which will bless him for forty years. We often speak of the college man as having reserve power. The remark should apply as exactly to the physical as to the intellectual constitution. But without the gymnasium one can do much.

"How did you get your fine chest?" I asked a doctor yesterday. "When I was a student," he answered, "before going to bed—and I had to go to bed in the same room in which I had been studying three hours—I would go out-of-doors, run up a hill, and take two or three long and deep breaths." A little care in taking simple exercise will preserve and increase the health of the student.

Many years ago I had a friend, Ellsworth Eliot Hunt, of whom an officer of Princeton University has recently written me as follows: "In June, 1875, he was awarded the English Salutatory oration, and also won the Class of 1860 Fellowship—Experimental Science. It was said at the time that he could have won any Fellowship he might have tried for. He was considered the most able man in college. On his Fellowship he went to Germany for a year, and then entered the College of Physicians and Surgeons at New York, receiving his M. D. in 1878 and his M. A. from Princeton. He served on the staff of Roosevelt Hospital for a time and then went back to Europe. He practiced medicine in New York afterward. Consumption developing, he gave up work and sought health at Trenton and, in 1884, in the South. He died, however, in August, 1886."

A simple and most moving record. Men die of consumption who observe the laws of health. But between the lines of this simple record I read of long days of toil unrelieved by fresh air or happy sport, and short nights in which every brief hour of sleep Hunt felt was stolen from his research. It is a typical case. Brilliant powers wasted for present service, abounding hopefulness of usefulness blasted, by reason of the failure to observe the most common laws.

(2) If I were a student I would try to cultivate the major graces. I say major graces. Usually we speak of the virtues as major and the graces as minor. I have no purpose to depreciate virtue or the virtues. But I do wish to make significant the place which the graces play in the life of the student. The graces constitute the lady or the gentleman. These elements are far more contributory to the happiness and success of the career of the student than he usually believes. There are many men who are faithful, honest,

able, who yet fail to secure the results which faithfulness, honesty, ability ought to secure, for the simple reason that they are not gentlemen. They are not *likable*, and they are not liked.

The one comprehensive element in the major graces is graciousness. Graciousness is the one condition out of which the individual graces grow and blossom. It is appreciation of the other man at his full worth, and even at more than his full worth. It is a favoring of him who is undeserving or even ill-deserving. It is putting one's self in the place of the other. It is not only the Golden Rule, but it is even more; it is not simply loving your neighbor as you love yourself, but loving him a little better. It is certainly treating him with an honesty and a favoritism higher than you would demand of yourself for yourself. Its significance is well embodied in the phrase, "After you, sir."

Of course, graciousness is never to become fawning. Fawning is born of the desire to secure certain favors from a superior. It is essentially base and mean. Graciousness is founded upon the genuine belief that the person to whom one is gracious has a certain right to receive a favor, or rather that the one who is gracious has a certain right to bestow a favor upon the ill, or undeserving. Fawning is asking favors; graciousness is giving favors. Graciousness is very well described in saying, it "suffereth long, and is kind; envieth not; vaunteth not itself, is not puffed up, doth not behave itself unseemly, seeketh not her own, is not easily provoked, thinketh no evil; rejoiceth not in iniquity, but rejoiceth in the truth; beareth all things, believeth all things, hopeth all things, endureth all things."

In this song of graciousness are one or two notes on which I wish to linger. One of these notes is the relative importance of a series of events and the relative unimportance of a single event. Every event in a career is joined to every other. Each event may be said to be significant. Sometimes one event is exceedingly significant. As a single spoonful of wine is sufficient to indicate to the taster the worth of the whole cask, so a single event may prove whether one is a gentleman. But the college student is in danger of forgetting that this one event, or act, or process is only one. He is prone to believe that success or failure in the one condition determines success or failure in the whole career. He lives too much in to-day; and he is often too willing, in order to win to-day, to barter his chance of winning the everlasting to-morrow. The price paid for the present success may be altogether too heavy. He should learn the lesson of waiting. He should also learn the lesson of the interaction of all forces. The kindness of law and the severity of truth, the patience of hope and the energy of strength, the height of purpose and the moderation of present achievement, are all working together to bring forth on the whole the noblest and the wisest. It is much to learn to labor; it is also much to learn to wait; it is more, and most, to learn both to labor and to wait. Such labor and such waiting are never resultless. The sense, therefore, of the relation of things the college student should cultivate.

In graciousness, too, if I were a student I would not neglect the payment of special respect to those to whom special respect is due. Special respect is due to one's benefactors. I have not infrequently been made happy by expressions of satisfaction on the part of benefactors with the gratitude which beneficiaries have made known. It requires good sense and good taste to thank a benefactor properly. But I have also heard benefactors of students of colleges, in which I have no special interest, say that not one in ten of those whom they aided ever returned to give thanks. Such silence is not golden.

Let me also add that special respect is due to one's parents. To his parents the college student owes a peculiar debt. They are giving him a training longer, finer and more costly than nine hundred and ninety-nine other boys in every thousand receive. They have given to him not simply being, but also an education which will in most instances be determinative of his career. The college boy cannot love them too much; with all his love he cannot love them so much as they love him; and he cannot show his love too constantly or too strongly.

Graciousness, too, will lead the college man into that priceless mood and habit which is called good-fellowship. To call a man a good fellow is one of the highest compliments which can be paid to him.

I was recently asking my friend and neighbor, Mr. Mark A. Hanna, to make a speech at a college anniversary. Mr. Hanna inquired: "Why do you want me to come to a college meeting? I am no scholar."

"For three reasons," I replied. "First, because you are a member from Ohio of the United States Senate, and therefore can represent the general Government; second, because you were formerly a student in the old college; and, third, because you are a very good fellow."

"That third I like," said Mr. Hanna.

What is a good fellow? It is easy to tell what he is not. He is not a prig; he is not a snob; he is not a cad; he is not a dunce; he is not usually a genius, although he may be. It is not easy to tell what he is, although it is very easy to recognize him when you have seen and heard and been with him for a quarter of an hour. The one word, it seems to me, interpretive of him is the word sympathy. The good fellow puts himself in your place. He understands you. He feels with you. He smiles in your laughter and is sorrowful in your tears. He can trifle when you trifle, although he is not a trifler. He can be serious in your seriousness, but he is not by nature solemn. The good fellow of the worthiest type is a great fellow. Out of and by means of his sympathy—intellectual, emotional, volitional—he leads his associates into the noblest sort of life; but his persuasiveness is so gentle and his influence is so unconscious that men often find themselves better men without knowing the process or even dreaming of the result, until the result has been secured. If I were a college student I would cultivate this sense of good-fellowship with all sorts and conditions of men. But this sense of good-fellowship allows and demands that a man shall keep himself. The attributes of companionship are never to be suffered to wear down individuality. A man cannot be a good fellow of the best type if conscience be wronged or blistered.

(3) If I were a student I would seek less for knowledge and more for the significance of knowledge. I would care less to be a scholar and more to be a thinker. If I could be a great scholar I might be content with being a scholar; but as this would be impossible I would try to be a thinker. For the thinker is needed in American life; his presence and power are its greatest need. I play golf with one of the greatest of our financiers. In my impetuosity he said to me one day: "Play with deliberation; play with deliberation." Deliberation means what I may call intellectual and emotional thoughtfulness. "I go over my accounts," he said to me on another occasion, "once and twice and thrice, and then I go over them again, and once more, too, and then once again, to make sure I have made no mistake."

It is such thought—accurate, thorough, comprehensive—which has made him a master. Knowledge has small value. It vanishes. The college man forgets. He knows more when he enters than when he leaves college. It is a happy thing that he can forget. Who would be a walking cyclopædia? It must be extremely disagreeable to the man who thus walks and to all who may meet him. But the having known and the having forgotten should leave a resultant of power; of power to think, which is far more precious than the knowledge gained or lost. If I were to be a college student again I would try to make myself a man of power; and the only or chief power would be the power to think. To get this power I hope that I should be willing to toil terribly.

(4) If I were again to become a college student I would try to do more than my duty. It is hard enough to do one's duty—so hard that one is fairly safe in saying that no one does it; but it is not so hard to do more than one's duty. To do more than one's duty transmutes duty into grace. To do more than one's duty lifts the ought into a right. To do an act of grace is like tying wings on to one's heels; to do an act because it is right gives to the doing inspiration, quickening, life. I always have a sense of at once pity and admiration for the man who is at the foot of his class: pity, because he is there and not at some other point in the class; admiration, because he is there at all, for it is such hard work to stay there, and it would be so easy to drop out entirely. The man at the other end does not awaken the same kind of admiration; it is easy for him to do his work, to do more than his teachers expect. I counsel my friends to take the easy part, and to stand not simply at the head, but ahead of the head. Be the rival of yourself. Let the hardest master be yourself; let the most urgent and joyous command you hear be the command of your own inner voice.

The word duty easily brings one up to the ethical and religious relations. I may as well at once confess that I as a college student would be religious. I would not be religious for the sake of being ecclesiastical; I would be religious for the sake of being ethical and for the value, too, of religion itself. It is pretty hard work to be moral when one is only moral; it is hard enough to be moral when one is religious, but it is much less hard than when one is simply moral. It is so thoroughly worth while to be moral that it is well to be religious. But religion, too, in and of itself puts one into relation with the Supreme Being. This relation is the highest which the college or any other men hold. The college man or any other man who declines to enter into the highest relation which he can enter is, of course, nothing less than a fool. One misses in the culture of the college the noblest elements if he leave out religion. Religion gives a sky to the student's world. It unites and correlates. It gives inspiration and a spirit of hopefulness. It enlarges, broadens and deepens. It does for the ordinary man what poetry does for the imaginative soul. It is not so much an act as a mood. It does not *do*; it *is*. The student who is nobly religious is, other things being equal, the finest beneficiary and the finest benefactor of the college.

How Health Makes History

THE downfall of Greece began when she abandoned her policy of making the health and strength of her people the principal object of governmental solicitude.

Rome affords a precise parallel; the relations of cause and effect having been the same. We find again the period of prosperity, of riches and of almost universal domination coinciding with that of rigorous observance of the rules of health, and of active cultivation of the physical virtues, followed by a period when the strength and skill and courage which Rome had formerly developed in her own citizens were bought by her from hirelings, and when she began her uninterrupted descent in the scale of nations.

During the Middle Ages gymnastic and athletic proficiency became the almost exclusive property of the nobility and the professional soldiery, and was displayed only at tournaments and in warfare, and this period includes the "Dark Ages," when letters and science were at their lowest ebb.

Among modern nations, Germany has been in the advance. In 1811 Jahn organized the first *Turnverein*. The subject soon after received governmental attention, and a system of exercise is now employed for the armies of the German Empire, all able-bodied adult male citizens being required to give three years of personal military service. It is thus evident that nearly all the male population of Germany enjoys the advantages of a systematic physical education at a period of life when training is most valuable and important. There is good reason to believe that this fact was second only to the genius of Moltke and of Bismarck in determining the result of the Franco-Prussian War.

In England, directly after the Crimean War, MacLaren, of Oxford, by instruction of a Parliamentary Commission, prepared a code of physical exercises which is now used in a modified form in all the barracks of the British army.

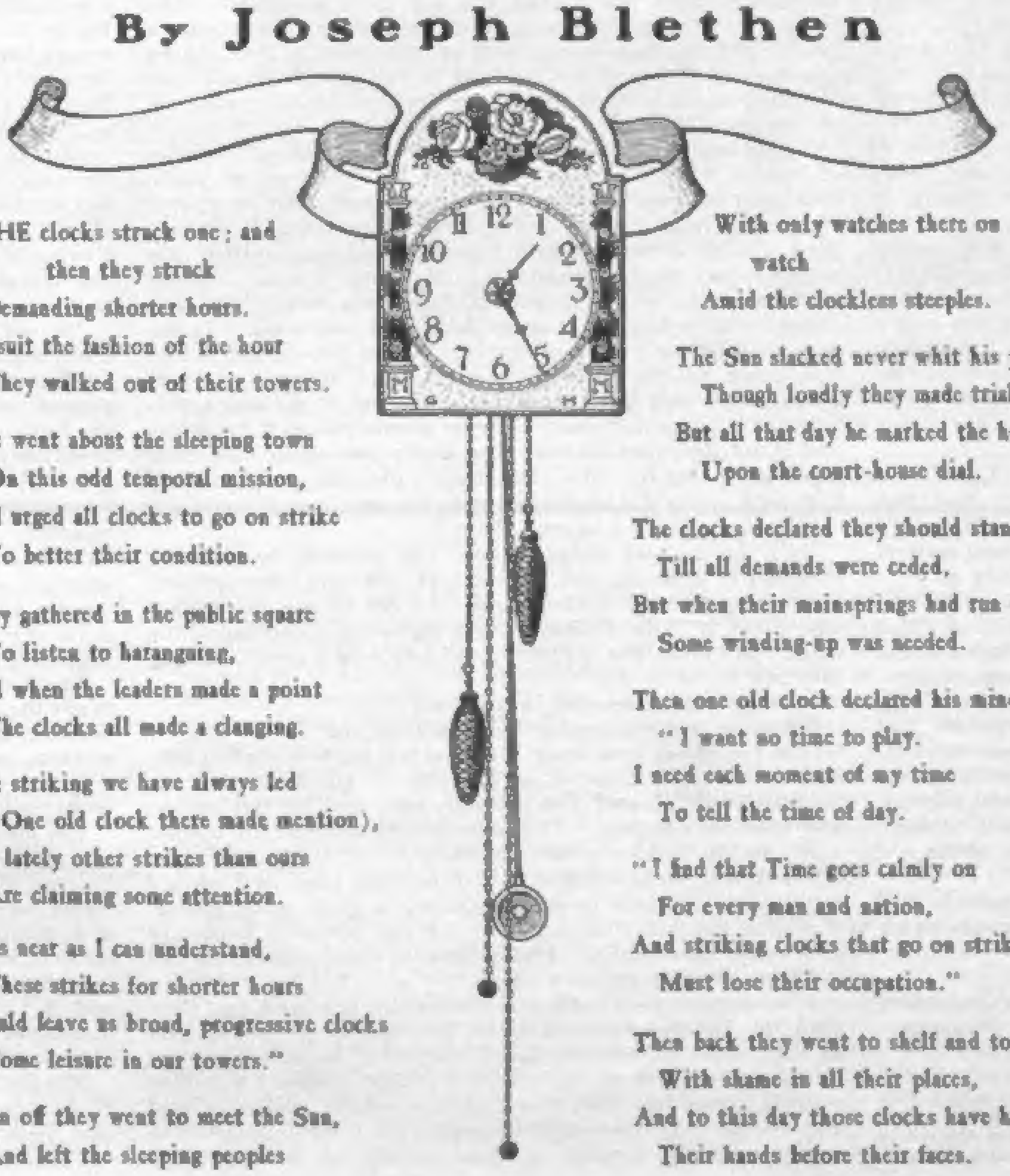
In this country an imperfect but steadily improving system is being carried into effect in the army. The admirable results, as regards at least the officers of the military and naval services, are evident to any one who has compared the health and strength of a class of "plebes" at West Point or Annapolis, and those of the same class at graduation.

The Latin races, who of all civilized peoples are most open to the suspicion of decadence and degeneracy, are those who have most persistently ignored the cultivation of the body.

The Striking Clocks

(A Rhyme of Timely Interest)

By Joseph Blethen



THE clocks struck one; and then they struck
Demanding shorter hours.
To suit the fashion of the hour
They walked out of their towers.

One went about the sleeping town
On this odd temporal mission,
And urged all clocks to go on strike
To better their condition.

They gathered in the public square
To listen to haranguing,
And when the leaders made a point
The clocks all made a clanging.

"In striking we have always led
(One old clock there made mention),
But lately other strikes than ours
Are claiming some attention.

"As near as I can understand,
These strikes for shorter hours
Would leave us broad, progressive clocks
Some leisure in our towers."

Then off they went to meet the Sun,
And left the sleeping peoples
With only watches there on watch
Amid the clockless steeples.

The Sun slacked never whit his pace,
Though loudly they made trial,
But all that day he marked the hours
Upon the court-house dial.

The clocks declared they should stand firm
Till all demands were ceded,
But when their mainsprings had run down
Some winding-up was needed.

Then one old clock declared his mind:
"I want no time to play.
I need each moment of my time
To tell the time of day.

"I find that Time goes calmly on
For every man and nation,
And striking clocks that go on strike
Must lose their occupation."

Then back they went to shelf and tower
With shame in all their places,
And to this day those clocks have held
Their hands before their faces.

Thompson's Progress—The Rise of a Self-Made Man—By Cutcliffe Hyne

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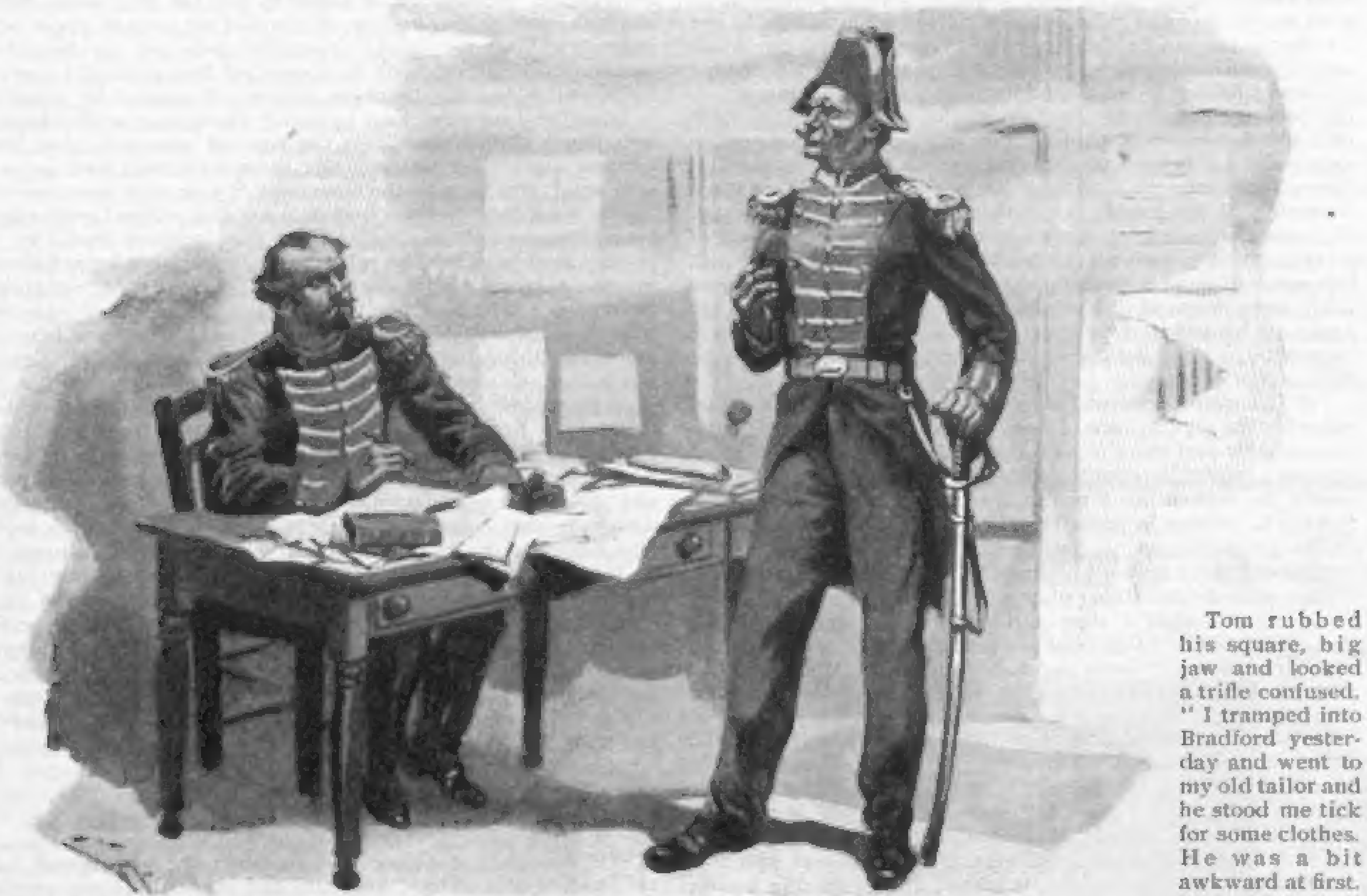


DRAWN BY GEORGE GIBBS

—Colonel Toroja stumped about . . . between whiles cursing the fools who had let the prisoner slip through their fingers

THE SPANISH ARMY CLOTHING CONTRACT

I'VE done the best I could for both of us," sighed Hophni Asquith from the bed, "but in effect it was very little, and there was no chance of saving the firm. The creditors have got everything, both of yours and mine, Tom. Both houses were sold up, and the figures things went for were just cruel when one remembered what they cost. You see, Louisa and I have come down to living in this little chamber-'eight house, and we don't even keep a girl. Louisa feels it very much having to do without a girl."

"Rot," said Tom. "Louisa never so much as dreamed of ever having a servant of her own till she married you six years ago."

"Ah, Tom, you're single, and you may thank God for it just now. When the crash came, and there was I ill, the suffering was horrible. Whenever I shut my eyes I dreamed that I was dead, and that Louisa had to go back again to the mill to keep herself and the bairns from starving. But it wasn't so bad as that. Some of my health's come back. I've found work as a bookkeeper, and I can just manage it by staying in bed Saturday afternoons and Sundays."

"You poor old sick man. If I'd a five-pound note in the world, Hophni, you should have it, but I haven't. To tell you the truth, I got down to Charlestown without a nickel in my pocket, and no clothes worth mentioning. There was a strike on the quays, and a cotton steamer that was very anxious to get away. I signed on in her stokehold for two pounds for the run. Well, two pounds won't buy a rig-out of clothes."

"They would me."

"Yes, lad. You believe in ready-made 'uns. I don't. I dress well. I like it, and it pays. But about that two pounds. It was all the capital I had in the world, and I wanted to hang on to it for emergencies. So I just walked from Liverpool to Bradford and took three days over it."

"And people gave you enough to eat?"

Tom grinned. "I don't know about the giving. But there were woods that held some fine pheasants, and I found acres of rabbit warrens. There is some grand game country, Hophni, amongst all those chimneys and mills between here and Liverpool. I helped myself to what I wanted, and cooked it delicately. I'd nearly starved on their infernal half-rotten messes on that cotton boat. It was just heavenly being amongst the game again, and having decent victual. Some day, when we've made another pile, I'll tramp through that country again, and poach it once more for sheer old acquaintance sake."

The pallid, red-whiskered Hophni Asquith sighed. "I wish I'd your hard, strong health, Tom, and your faith for the future."

"Never does to lose your pluck."

"You're ahead of me, you see. You've no one depending on you. And besides," he added with feeble pleasantry, "you've a capital of two pounds already."

Tom rubbed his square, big jaw and looked a trifle confused. "I tramped into Bradford yesterday and went to my old tailor and he stood me tick for some clothes. He was a bit awkward at first. He said I owed him a stiffish bill. I pointed out to him that if I went on in rags he'd never get paid at all, but that if I was rigged out once more as well as his art could contrive he'd probably find everything settled up in full before the end of the year. He saw it in that light, and I got one suit this morning. Then I went around to a broker in Leeds Road who had bought a stuffed trout in a glass case from my house when it was sold up. I cabled you from America about that stuffed trout, Hophni."

"I know you did. But I hadn't the heart to go to the sale myself, Tom, and Louisa wouldn't, and there was no one else I could send. Besides, don't you think it was for the best? I know that stuffed fish carried associations with it. But a lady like Miss Norreys is not for you now, lad. The Norreyses are county people, and there are no edges to their pride. Even when we were most successful I don't think you would have got her, and, after compounding with the creditors in the way we have done, I'm sure she'll never look at you again."

Tom's heavy jaw hardened. "If ever you have a chance of betting on it I advise you not to bet that way, or you'll lose your money. We've had a bad facer just now, and you've lost your health, and your nerve seems a bit shaken. Now, I'm quite healthy, and I don't know that my determination is any weaker than it was six months ago. I'm one of those chaps with the knack of making money, and I'm going to collar hold of it again, lots of it, and soon. That's item the first for you to remember. Item the second is that I'm going to marry Mary Norreys, and if any one gets between me and her I shall push him out of my way somehow. I'll keep that coast clear by gentle means if possible, and if not, by other means. But don't you make any error about my doing it. She offered me a promise, and I refused to take it. I prefer to guard her in my own way."

"You're a bit of a savage, Tom."

"I'll be a good savage, then. At present, beyond the clothes I'm wearing, and a miniature, the only other possession I've got is that stuffed trout. I went to see the broker who'd had it. He'd picked the thing up for a shilling at the sale. Ye know, I'm a pretty good buyer as a general thing, Hophni?"

"There's none smarter in Bradford."

"I never drove a weaker bargain than that in my life. I let the rascal see how keen I was on having that stuffed fish, and he naturally clapped on the price. He asked me ten pounds for it. I told him I'd only two, and he bid me go and raise the balance. Then I got angry and lost my temper a bit, and he suddenly found himself a very frightened man. He took the two sovereigns and I took the case, and when I went out of the shop he was muttering a good many threats of setting the police on me. I've left the case with Louisa in your room downstairs. I want you to warehouse it for me till I get a roof of my own again."

Now there was no better-known man in Bradford just then than Mr. Thomas Thompson, but having once got rid of him as their most formidable local competitor, nobody was very anxious to set him up again as a probable—indeed a certain—rival. Besides, men who had any money left over and above what was absolutely necessary for their own concerns were nervously careful at that period as to how they employed it. The town had just passed through a bitter financial crisis; every business man within its boundaries had been badly hit; and the survivors were still savage with their wounds.

But where more Christian firms feared to tread, Messrs. Hochstein, Isaacs & Co. stepped in with the courage of their race. Tom had a fluent knowledge of French and German, and a tolerable acquaintance with Spanish, and these acquirements were rare amongst Englishmen just then if they had also any acquaintance with the Bradford business. Moreover, Tom had a reputation as a salesman which Hochstein and Isaacs had learned to their own cost. He had squeezed prices out of them for the firm of Thompson & Asquith that made them groan to think about, and the performance appealed to their tenderest sense. And lo! here was this hard bargainer himself on the market!

Messrs. Hochstein & Isaacs knew a sound, reliable article when they saw it, and their instinct for getting such things at the precise moment when they were at their cheapest had made them rich and powerful. They engaged Tom as one of their continental travelers, and Tom chuckled at their astuteness in screwing him down to the smallest possible commission and salary. It was seldom that he had been so thoroughly the under dog in a bargain.

The commission and salary had been so arranged that by hard work and luck an ordinary man could have made a trifle under £300 per annum for himself. Tom was no ordinary man. He had one of the keenest noses for business then carried by any Englishman, and he was a born salesman. He started earnings at the rate of £700 per year for himself, and sent Messrs. Hochstein & Isaacs into ecstasies over their increased turnover; but neither of these things satisfied him. He was a man with big ideas and big ambitions, and (with view to Miss Norreys) he was in a great hurry to be rich again. Furthermore, he was by no means enamored of his employers. When he was utilizing his brain for the making of money he much preferred that it should come to the coffers of Mr. Thomas Thompson or to those of his partner.

He traveled France and Germany then for six months, finding brilliant success, and sending from each stopping-place some small present to the address of Miss Mary Norreys in Yorkshire. He forwarded these anonymously as a salve to his honor; but he was not above hoping that the lady would guess at the sender, and remember him favorably. But at the end of that six months he felt he must be up and doing. He wrote to the firm that he saw a prospect of business in Spain. The firm replied that they had no connections in that country, that it was in a disturbed condition just then, and that if Tom went there it would be at his own risk: they would not guarantee any outlay.

"Quite so," said Tom as he read the letter. "You know that if I said I'm going I shall go, and you think you will save expenses. You've been envious of that £700 a year I'm making for some little time, and I knew you'd be wanting to cut it down. You're a bit too keen, and when the time comes I sha'n't be delicate about handling you. So look out. Now let's see when there's a train through Tarascon for Port Bou and Cérebère."

Tom broke his journey at Cette, put in half a day there, and picked up four small orders. He caught the 5:37 next morning, wasted the usual two hours and a half at the frontier stations, had his baggage very minutely inspected by an official in sea-green cotton gloves, and finally slid off into the Peninsula at the usual dizzy rate of Spanish travel, which on the Barcelona line then frequently averaged twelve miles to the hour, including stops.

He had his second-class compartment to himself to begin with, but at San Miguel, the second station out, he was joined by the customs inspector who had so carefully examined his possessions at Port Bou. Tom's predatory instincts came to the fore at once. He always liked to make something out of everybody, and where most people would have ignored the green-gloved official as uninteresting Mr. Thompson saw in him a polishing block whereon to burnish his deficient Spanish. The newcomer on his part was willing and even anxious for talk, but it appeared that he was from the North-east and spoke only Catalan Spanish, which is a very different tongue from the Castilian that Tom had picked up from a derelict exile in Bradford. However, all was grist to Tom's linguistic mill, and so away they worried at a conversation.

The man with the green gloves had a talent for curiosity, to say the least of him. He wanted to know the Englishman's personal history by the yard, and Tom blundered away at it, working out Catalan phrases, and picking up Catalan words, which he stored away in that splendid memory of his to make money with later.

The train crept along under a blaze of Peninsula sunlight, and at every station the two cloaked and cocked-hatted carabineros who traveled with it got out on to the platform and conferred with the two local carabineros who met them. The man with the green gloves also got out at each of these opportunities, and employed himself in sending telegrams.

It was not till the train had crawled into the open country past S. Celoni that these telegrams bore fruit, but after that it was not long before Tom connected the man of the green gloves with what took place.

The dull rumble of the train slackened, and then with a jar of brakes she stopped. "What a line! What engines!" said Tom. "Water gone off the boil again, I suppose."

"I do not understand."

Editor's Note—The series Thompson's Progress, in which this is the sixth story, has excited so much interest and favorable comment that Mr. Hyne will continue it for six additional stories to appear at intervals of one month in The Saturday Evening Post.

"I don't suppose you would. The joke's a bit too technical for me to put into good Catalan at the first try. I'll have another shot at it. Hullo, amigo, why get out of the carriage? This isn't a station: it's only a stop."

"I go to see what's wrong."

"Phew," said Tom, fanning himself; "this is a slow country. And yet it seems some of them are trying to raise a revolution. I wonder they have energy enough for it."

As though to answer him, the door swung open and three rifle barrels pointed through it at various portions of Mr. Thompson's person. There were dirty men in some vague kind of un-uniform uniform at the back of the rifles, and directing these was the official with the green cotton gloves who had so recently left the carriage. It was he who acted as spokesman.

"The señor will descend."

Tom stretched himself lazily against the cushions of the carriage. "Why?"

"Because there is an order. The order is to take the señor alive or otherwise." The man spread his green palms "The choice about that is left entirely with the señor."

"That won't take me long to decide. But you'll perhaps let me suggest that there are certain pains and penalties attached to this kind of amusement. I'm a business man, and my time has value. Moreover, I'm a British subject with a passport especially viséed for Spain, and if you aren't made to pay up, I'll eat my hat. Better think twice about it. Time's cheap here in Spain, judging by the way you waste it, but when you begin to value up the time, and the kind of Englishman I am, you'll find it mighty expensive."

"Come out," said the man with the green gloves impassively

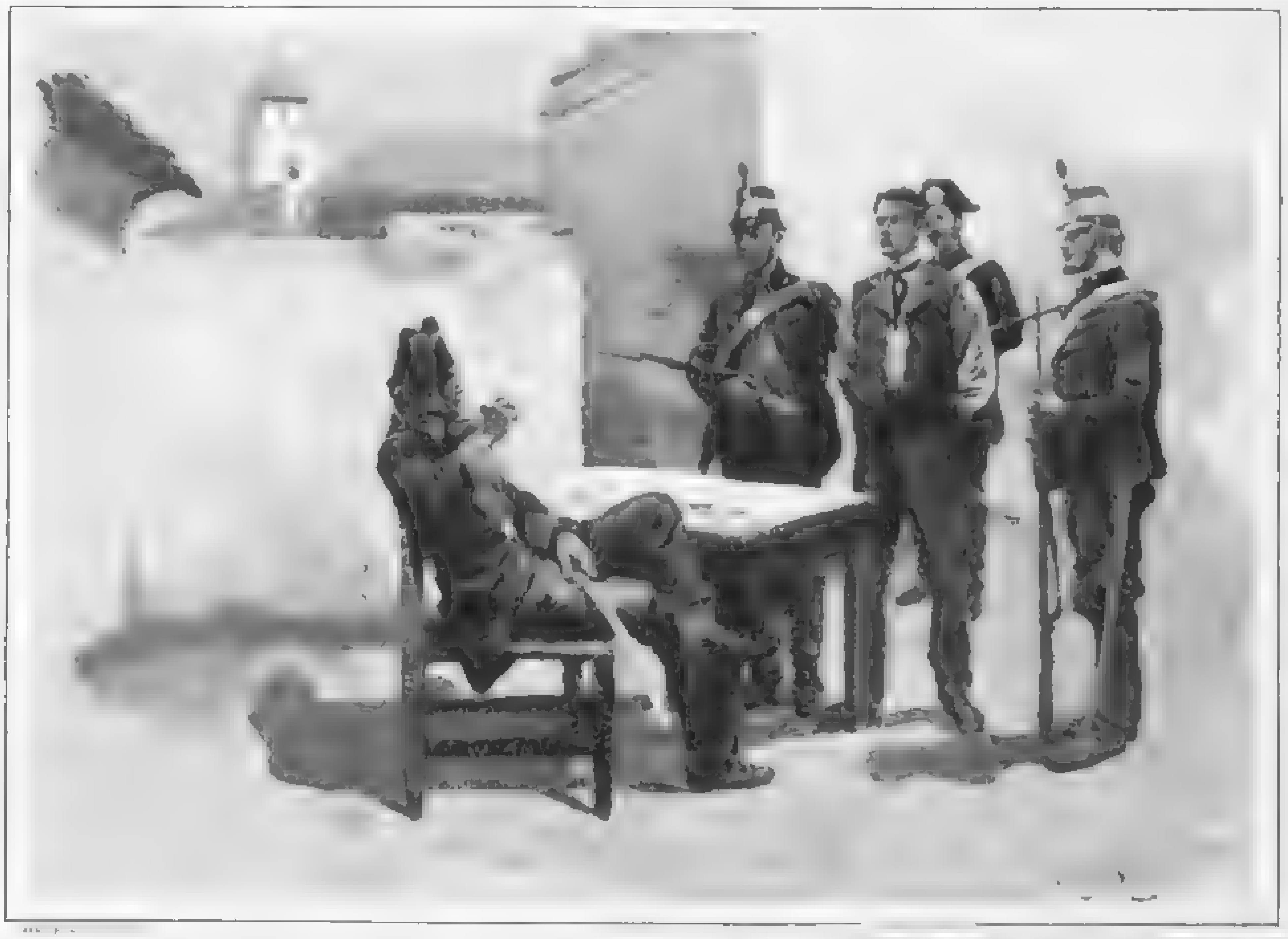
Tom stepped down on to the ground The heads of many passengers watched him from the train.

"Go over on to the road."

Tom stepped down the side of the embankment, climbed a wire fence, and stood on the road. The rifle muzzles followed him faithfully. There was a cork wood at the other side of the road from which projected more rifles, and the shadows of the wood suggested even further reinforcements The passengers in the train watched curiously, but without demonstration The two carabineros who were traveling on the train, presumably to defend it, made no appearance whatever, and one gathered that they were investigating the dust and the orange-peel under the seats of their carriage

Up till this Tom had imagined that the dirty men in the un-uniform uniform were the regular troops of Spain But the eclipse of the carabinero escort, and indeed the holding up of the train itself between stations, hinted to him that something was irregular, and then it flashed upon him that one of the usual revolutionary parties was disturbing Spain just then, and that these assuredly were some of the revolutionists. The man in the green gloves, who now seemed to be leader, had certainly overhauled his baggage at Port Bou as a customs official of the regular Government, but this was easily explained as a *ruse de guerre*. The revolutionists evidently wanted somebody, presumably English, pretty badly, to judge by the pains they had taken to order their capture, and Tom wondered who on earth they were mistaking him for

The man in the green gloves led the way, Tom followed, and a long tail of the scrappy uniforms brought up the rear Patches of sunlight stole through the branches of the cork trees overhead, and mottled the ferns through which they marched. The engine of the train blew off steam behind them with a certain air of languid impatience, but whilst they remained within earshot there were no sounds which so much as hinted that the engine driver had dared to move it. It looked as if a rear-guard still remained.



"The firing party shall be ready for you punctually at sunset"

"I say," said Tom to the leader, at the end of half an hour's march, "is there any order against my being told what all this little affair's about?"

"Yes."

"Don't let me try to persuade you to break orders then. I suppose that the business will come to a head some time, and it will get along quite comfortably by itself till then But don't let's waste time. I'm here to learn. What game is there in these covers?"

"Men"

"Oh, do leave shop alone for a minute. Are there rabbits, now? No pheasants have shown up so far, so I suppose the woods aren't preserved much."

No answer

"They tell me there's good quail ground outside Barcelona"

The man with the green gloves misunderstood the drift of these questions. He turned on his prisoner with sudden spite. "I will not be ridiculed. If you do not keep silence, you hired butcher, I will have you gagged."

"Now, why in the name of all that is ridiculous am I a hired butcher?" wondered Tom. But he made no further remarks aloud. He recognized that he was in the hands of some very angry and very determined men, and had no wish to travel with his jaws tied up. And presently, deciding that he could do no more with this present affair till further developments arrived of themselves, he dismissed Spain and Spanish revolutionists entirely from his mind, and turned his wits to an improvement in combing machinery for the worsted trade, the solution of which had long been simmering in his thoughts He was tackling the much-tried problem of burr extraction

They stayed in the cork wood till dark had fallen, and during the period of waiting Tom was relieved of all his money and papers, and very systematically searched. Thereafter they found a road, and a house, and vehicles, and drove away through the night at a rapid pace, gradually ascending into mountains. Tom kept his bearings from the stars, and being a poacher by extraction and used to the dark, found very little trouble in keeping an exact map of the journey in his mind during intervals of work on the combing puzzle

By daybreak they arrived at the rebel headquarters, a village picturesque enough when they first sighted it at a distance, lit by the sunrise, but very squalid and odorous when their tired horses drew them down its cobbled street There were uniforms here in plenty, and most of them were suggestive of having been bought originally for service in the regular army of Spain. A tall, lean, yellow-faced man seemed to be in command, and Tom presently gathered that he was Colonel Toroja

The prisoner dismissed combing machinery from his mind when he came in sight of Toroja. He quite understood that he had been in danger before, but it occurred to him that his danger had suddenly become acute. There was a certain vicious cruelty about Toroja's face that there was no mistaking

Colonel Toroja sat himself before a table which was brought out into the village street, took a cigarette from his pocket, unrolled it, and then re-rolled it with care. He smoked half of it through, and stared at his prisoner with his twitching yellow face without saying a word.

Tom stood before him with a guard with a rifle and fixed bayonet on either side, and another in his immediate rear. He on his part also preserved silence. He was naturally galled by Toroja's silent insolence, and he had it in him to have resented it sharply. But he told himself he was a business man, and his private resentments in this as in other matters must give way to his personal advancement. His one object must be to get back to business again as soon as possible.

"We have caught you, you see," said Toroja at last, "in spite of all your precautions."

"I wonder who you think you have got?"

"If you tell me where the arms and ammunition you are supplying to the Government are to be landed, I will let you go again in a week's time. If you refuse, you shall be shot at sunset."

"Then it doesn't seem to me that I shall be of much use to you. About your guns, or whatever they may be, I know no more than the man in the moon. And if you shoot me, you waste a cartridge, and will get into trouble. I don't know how your Spanish game laws run as a whole, but I can guarantee for you that there's a close-time for Englishmen just now, and anybody who shoots one out of season will catch it uncommon hot."

Colonel Toroja took another deep inhalation from his cigarette. "If you take that attitude I don't see that anything further need be said. The firing party shall be ready for you punctually at sunset. Remove the prisoner."

"This," thought Tom, "is a very ugly corner. I don't know who that yellow-faced brute thinks I am, but he means murdering me as sure as the sun's shining now. Wait a minute," he said. "Now, look here, Colonel, that fellow with the green gloves there went through my traps as thoroughly as he knew how in Port Bou, and your other pickpockets searched me down to the bone afterward I'm T. Thompson, of Bradford, and the firm I represent is Hochstein, Isaacs & Co., who never bought or sold a gun in their life. May I ask who you mistake me for?"

"I mistake you for no one. You are—Mr. J. G. Croft, of Birmingham, England, and it's not the least use trying to fall back on your disguise. As a disguise I will admit it is good; your sample cases are a clever idea; your papers as T. Thompson are perfectly correct The only thing is, we've had you followed all the way from England, and if you are a wise man you will recognize the fact, and give in. We can't afford to let the Government have the arms they have bought from you And besides, we want them ourselves

"It's a pity you haven't got a photograph of this Mr. Croft, of Birmingham. If you look, you'll find T Thompson marked on my handkerchief and on the tail of my shirt"

"We have a photograph of Mr. Croft, of Birmingham," said Toroja dryly He pulled a card from his pocket and threw it down on to the table. "And if it pleases you to see how sure we are that there is no mistake, look at it for yourself

"By crumbs!" snapped Tom; "you don't make out I'm as ugly looking a brute as that?"

"Yours would probably be called a strong face, but I shouldn't describe it as handsome myself." He tapped the card. "I'll admit, if you like, that this photographer did not flatter you, but I don't think you will deny now that you sat to him for a portrait."

"I deny it entirely. That's no more my photograph than it is yours."

Toroja twitched his yellow face and threw away the cigarette. "Then, if that's your attitude, I do not see how you will avoid my firing party at sunset. Remove the prisoner"

Dirty hands descended on to his arms, and Tom was turned to the right about and led across the street to the edge of a wood which rimmed the village. Already the morning sun was beginning to make itself warm, and the shade was comfortable. Only one of the soldiers and the man with the green gloves stayed as his escort, but as these possessed severally rifle and revolver, with a bayonet apiece, and Tom was unarmed, and there were a hundred more men within thirty yards, they seemed to be ample for their purpose

Presently bread was brought by a peasant girl, with a demijohn of blue-black wine, which the two shared with their

(*Concluded on Page 16*)

Financial Bubble-Blowers

By Frank Hix Fayant

THE extent to which a credulous public may be induced to throw its money into any wildcat venture offered to it by fabulists of finance is astounding. Not long ago an obscure young man in a little old wooden house in Brooklyn announced to the world that he had made a discovery more wonderful than the dreams of the alchemists, and he wanted to share his good fortune with his fellow-men. Through knowledge of the inner secrets of the powers of Wall Street, so he said, he could turn money over with such rapidity and accuracy that he could guarantee an income, not of ten, nor fifty, nor a hundred, but of fourteen thousand per cent., on any funds intrusted to him.

The calculation of profits arising from the young magician's startling system of occult finance became a colossal arithmetical problem. A few months' operations of the "syndicate" would put "call money" in Wall Street to an impossible figure; the banks of the country and the National Treasury would be depleted; private fortunes would be ruthlessly confiscated; every sailing craft in the world would be carrying precious metals to the "syndicate's" coffers; the world would go bankrupt — the race would end. Here appeared to be the only flaw in the "syndicate's" prospectus — there wouldn't be enough gold in the universe to go round.

Despite the overwhelming absurdity of a system of finance which guaranteed to a dollar investor the entire wealth of the world within a very few years, thousands of honest, industrious Americans all over the country believed that this youngster could carry the world on his shoulders, and they eagerly sent to him their savings withdrawn from banks that could offer only a paltry four per cent. Hundreds of thousands of dollars poured into the shanty bank. Workingmen, servants, clerks, shopkeepers, farmers — all intrusted their small savings to this "Napoleon of Finance" who was so to enrich them that they could live lives of sumptuous ease, in want of nothing. Funds came in so fast that the payment of early dividends from new capital was a simple matter. And when the inevitable end came and the young man was hustled off to prison his dupes cursed the police for killing the goose that was laying the golden eggs. They had been dreaming the gambler's dream of wealth suddenly acquired, and found it irksome to turn back to the honest battle of life

Were the fabulists of finance — the parasites who prey on the prosperity of the American people — all as reckless in their promises as this Brooklyn alchemist, the law would crush them and the country would soon be rid of them. But the cunning "promoters," who enrich themselves by selling "holes in the ground" to the trusting public, so hide their questionable operations under the cloak of conventional business methods that they have little to fear from the courts. During the past twelve months, taking advantage of the unexampled prosperity of the country, the activity of all industries, and the oil excitement in Texas and California, company promoters have been reaping a rich harvest. Never before in the country's history has there been such an enormous amount of capital stock in new enterprises of more or less doubtful merit absorbed by the public.

The Bursting of a Great English Bubble

England is the home of the company promoter. He continues to flourish there despite the most rigorous laws framed by Parliament to prevent the repetition of such colossal operations as those so skillfully managed by Mr. Hooley of international fame. Coming so soon after the Hooley exploits, the damaging revelations brought out by the collapse of another promoter's companies seem almost incredible to American readers. The London newspapers tell in their serious English way of "the stormy meetings of irate shareholders," who want to know where their money has gone. During the four years that their promoter was keeping the printing presses busy turning out certificates of stock for his various mining and exploration companies, he succeeded in putting out some $60,000,000 worth of stock. One of the largest companies was for extensive mining and exploration. When the creditors met the other day the receiver told them that the estimated assets of some $3,800,000 were farcical The company's fourteen mines had earned nothing, for the directors, instead of developing the properties, had devoted themselves to Stock Exchange speculation. It was no wonder that even conservative Englishmen, when they heard how their invested funds had been gambled away in Capel Court, cried, "Lynch 'em! Lynch 'em!"

Last winter, in London, before this most recent big bubble burst, I met an American mining engineer who had just come back from Australia. He had been in the employ of one of this promoter's companies, and had returned to England to find out why mining operations had been suspended

"The money that is made in mining nowadays," he said, after a week in London, "is made down in Capel Court. I ought to be looking for a new profession. I'm an expert on ores, but not on fools. All the gold comes out of the fools now."

The bursting of these "South Sea Bubbles" is of regular occurrence in English financial history. For many years England has been the Mecca of company promoters. British capital absorbs nearly half of the new projects thrown upon the investment market in Europe. There has not been a year since 1894 when the proposed capital of the new companies incorporated in Great Britain has been less than $1,000,000,000 and the amount in 1897 rose to $1,500,000,000 The "going" companies, actually doing business and under British charters, after weeding out those which proved abortive, or which failed after several years of successful business, have increased rapidly in number. There are now more than 30,000 of them, with a share capital of more than $8,000,000,000, more than double what it was at the beginning of the last decade. This increase, too, has been in the face of restrictive legislation, which, in America, would be almost prohibitive.

The wonderful commercial success of the English people has, in the past, filled their coffers with gold that had to be reinvested. Over across the Channel the thrifty French put their savings in bonds of foreign governments and other stable securities yielding small but sure returns. Here in the United States the great mass of the people have intrusted their surplus funds to savings-banks. But in England the small return that is to be had from solid investments makes them unattractive to a people who may be said to be the greatest gamblers in the world. An Englishman craves the opportunity of making a big stake. He will play a "thousand-to-one shot" on the chance of a thoroughbred winning four classic events, or buy gold-mine shares at a pound sterling in the hope that they will go to twenty-five pounds. He will make a wager on any future event, be it the death of a sovereign or the turn of a card at baccarat.

The Gambling Mania at Home and Abroad

So it is that public companies, which propose to dig for precious metals or carry on great engineering enterprises in far-away lands, appeal to the gambling instinct of the wealthy English nation. London has become, in consequence, the magnet which attracts financial adventurers from all over the world. Any one who has anything of great speculative value to sell takes it to London. The city will furnish the capital to develop anything from a brewery in San Francisco to a diamond mine in South Africa, and any half promising project in any quarter of the globe will attract the British investing public, if rightly presented. And so you will find in London, in dingy offices in the neighborhood of the Bank of England, more adventurers from far corners of the earth with "millions-in-it" schemes of mining and railway building and canal digging and beer-making and oil drilling than anywhere else in the world. The British investor continues to neglect his "home rails" and other legitimate domestic enterprises and wagers his Bank of England notes on fabulous "holes in the ground" across the seas, while the croupiers — the parasite promoters — keep raking in the gold. The "bank" always wins in the long run

We, in our turn, have become a wealthy people. We are sending the surplus products of our fields and forests, our mines and factories around the globe As I heard Ambassador Choate say last year at the Thanksgiving Day banquet in London: "We are feeding the hungry and clothing the naked of all lands — for a consideration." We have a plethora of funds and are loaning great sums to foreign governments and financing their commercial enterprises. Our bountiful crops have enriched our Western farmers; our working-people are all busily employed at wages undreamed of in Europe. In a word, we have money to invest.

Stirred by the spring spasm in Wall Street, the unhealthy spirit of which penetrated into the remotest districts, hundreds of thousands of industrious Americans have caught the gambling fever. The stories of the sudden acquisition of wealth by obscure persons, of fortunes made in a day on the Stock Exchange, or in the oil fields — the newspapers have teemed with them — have made honest toil irksome to great numbers of the people. These people never hear of the countless small failures which go to make the few great successes in speculation

Any one who has funds invested knows how difficult it is nowadays to get a well safeguarded income of even six per cent. Many estates do not earn that. Capitalists who have shrewd financial agents all over the world searching for profitable investments, consider themselves lucky if, by vigilant care, they can squeeze out ten, fifteen, or perhaps twenty per cent. The greatest income-earning corporation in the world, in some respects the most successful, the most powerful, the most wonderful business ever known, earns forty per cent. on its capital, but Standard Oil certificates, bought in the market to-day, do not return six per cent. on the investment. If you will glance over the prospectuses of the hundreds of oil companies floated this year by fabulists you never heard of, you will find oil stocks guaranteed to return fifteen, twenty, forty per cent., with indefinite promises of far greater returns.

A Straight Tip from the Market-Place

Here are some facts about one of the best-known oil companies floated during the present boom that will illustrate what these concerns look like from the inside. The property had been neglected until the Texas boom. Then its owners brought it to New York and put it in the hands of one of the most skillful company promoters outside of London. Five hundred thousand shares of stock were offered to the public at much less than par. Broadside advertising in the most widely read newspapers of the East made the name of this particular company as well known as the persistently advertised proprietary articles. It cost money to do this — $40,000 it is said — but it sold the stock. The public gave the $250,000 needed; the money came from men and women in nearly all walks of life, but the majority of the stockholders are persons who could not buy a Government bond, nor even a share of St. Paul

Out of the $250,000 came the promoter's profit — one-half $125,000. Out of this he paid for the advertising, printing and office expenses. The other $125,000 was sent to the directors "to develop the property " The company is now paying monthly dividends, which, reinvested, would yield a yearly income of fifty per cent. on $250,000, or one hundred per cent. on the $125,000 actually put into the hands of the directors. But the promoter who sold this hundred per-cent. stock did not think well enough of it to invest a dollar of his own money in it, nor did any one else in his office. And the promoter himself says — he honestly thinks so — this was one of the best properties "offered to the public" this year. It cost the public $250,000, and so it ought to be good. The promoter cleared $60,000, and, naturally, judged by his code of financial ethics, the company was a complete success.

None of the fabulists who offer stock to the public in "wind and water" companies, in blocks of $250,000 to $5,000,000, has any other idea than the enrichment of his own bank account. When he has exchanged his reams of cheaply engraved stock certificates for the public's good gold he says, as did Thorpe in The Market-Place (Harold Frederic's graphic story of English company promoting, which appeared in THE SATURDAY EVENING POST) — he says, "D —— the company," and embarks in another venture Go into any well-conducted gambling-house and you have an almost even chance of doubling your money; but buy the stock of a bubble oil company and your chance of ever recovering your stake is almost nil

The Curious Ethics of Certain Newspapers

Many persons, unacquainted with the business ethics of newspaper publishing, believe that the same honesty of purpose, in the editorial and news columns of a great newspaper, guides the business manager in discriminating against fraudulent advertisers. The reverse is true. For example, the curious spectacle was presented the other day by a New York newspaper, known the world over for the accuracy of its news and the honesty of its opinions, which printed in one column a news article flaying a successful company promoter as an impostor and beside it, in its own [illegible] his advertisement [illegible] over half the page. [illegible] man's fraudulent business, but the business manager still accepts his advertisements, and the owner of the journal is some $30,000 richer thereby. Some few papers refuse to print these prospectuses, but they are an insignificant minority.

Newspaper advertising is the great force behind fraudulent company promoting. Without it the swindler's efforts to foist "salted" mines, and "dry" oil wells, and worthless patents on the public would be futile. The suspension of advertising license will stop a promoter's operations quicker than a "fraud order" from the Post-office Department at Washington. The incredible success of the Brooklyn man in drawing gold from fools dated from the morning that a leading New York newspaper printed in its news columns an extravagant article lauding the young impostor as a "Napoleon of Finance " The young man wrote the article himself, and paid for it, but to the readers of the paper it had many of the marks of a news story. When a man of sense makes an investment in a new enterprise he first seeks to know two things: first, the character of the vendors of the property; and second, the character of the trustees of the property. If he finds that both vendors and directors are men of known financial integrity, of high standing in the community, he turns his attention to the merits of the property and the price at which it is offered to the public. After his investigation he may conclude, despite the high standing of the capitalists interested in the enterprise, that it is not the best investment for his funds

What must be said then of the fools who pour their money into wildcat concerns without ever inquiring whether the men to whom they are intrusting their money are honest men or knaves, capable financiers or mere self seeking adventurers? Take the newspapers any Sunday morning and you will find scores of these "wind and water" bubbles appealing to the public purse for many millions of dollars. The promoters call themselves "bankers," "fiscal agents," "syndicate managers," but in many cases they are mere financial adventurers. From where they come nobody knows. They suddenly loom up on the financial horizon in large type. You meet them by day in richly furnished offices in the Wall Street district. After dinner they mingle in the cosmopolitan throng in the public rooms of the uptown hotels and touch elbows with the real powers of Wall Street. As I heard a Western wit remark the other day in a New York café, which has become the night financial centre of America — if not of the world — "There are two kinds of people in this hotel: those who have money, and those who are trying to get it away from them." When these gentry have made a single fortunate coup you will find them across the Atlantic, at the Carlton and the Hotel Cecil in London, and at the Ritz in Paris, living like American millionaires to the manner born. Encouraged by their American success they are now planning to blow bubbles on a grander scale in Europe. When the South African War is over, and the German financial situation improves, these promoters will invade Europe with their "holes in the ground." Parasites that they are, they will cling to the solid American trade invasion that is awakening all Europe to the boundless resources of Nature and of brawn and brain in this Republic.

Millions Made Out of "Self-Acting Door"

In London, titled Englishmen who join the boards of inflated companies for a consideration are dubbed "guinea pigs." In this country they are scarce, for an American of standing will not sell his name to a financial adventurer at any price. In Europe they call this country "the Land of the Dollar," but as Mr. Frederic Harrison told his countrymen last summer, on his return from his first tour of America, one hears more of the greedy struggle for gold in England than in America. Directors in American bubbles are seldom men whose names are worth printing

In Mr. Frederic's story, it will be recalled, Thorpe, the promoter, in an unsuccessful attempt to float "Rubber Consols," found that the bears on the Exchange had heavily oversold the stock, on the rightful supposition that "Rubber Consols" were worthless. But Thorpe had all the unissued stock, and he forced the bears to step up to the Captain's office and pay him such extravagant prices for it that he cleared a million sterling by his coup

New York was the scene of a similar drama a short while ago, but, until now, the story has never been heard outside of a few offices in Wall Street. An industrial company — call it "The Self-acting Door Company" — was brought out by several New York and Philadelphia promoters who had acquired control of a patented device. The stock didn't "go." The leader of the clique, who, just at this time, by chance, had been reading Mr. Frederic's story, thought he could imitate Thorpe. He engaged a clever broker to "make a market" for Self-acting Door on the "curb." Some of the stock was distributed among other brokers, and they dealt in the stock among themselves for a few days with a great hue and cry. Self acting Door was quoted around one-half and five-eighths. A Wall Street journal hinted that there would be some startling developments in Self-acting Door very soon. It was rumored that behind the company were some of the great men of the Street. Then the domestic arbitrage men reported that Self-acting Door was "three-quarters bid" in Philadelphia. That created an active market for the stock at once

The rise from that time was one of the mysteries of the Street One broker was doing an enormous business in the stock, buying furiously at times, then letting it go when the quotations began to ascend rapidly. He was said to be acting for "big interests." No one knew who. But one day the active broker in Self-acting Door began to let go the stock in big blocks. When he had made his last sale of a hundred shares, at nine-sixteenths, the stock suddenly dropped out of the market and in a few weeks it was forgotten. The entire capital stock, five hundred thousand shares, had been sold by the skillful broker for an average price of two dollars a share. Nearly a million dollars was divided among the four New York and Philadelphia men who floated the company, and from that day to this the "American Self-acting Door Company, capital, $500,000," has never been heard of. It never made a door and, naturally, never paid a dividend. It never will.

The cardinal axiom of the bubble-blowers is, "A fool is born every minute." As there do not appear to be any signs of a convulsion of Nature, the rule will probably be true for some time to come, and the only thing to be done is to protect the fools. It is not unreasonable to expect that our American laws relating to public companies soon will be so strengthened that bubble-blowing will have but one end for the fabulist — imprisonment.

Pearls and Toads—By Guy Wetmore Carryl

A Grimm Tale Made Gay

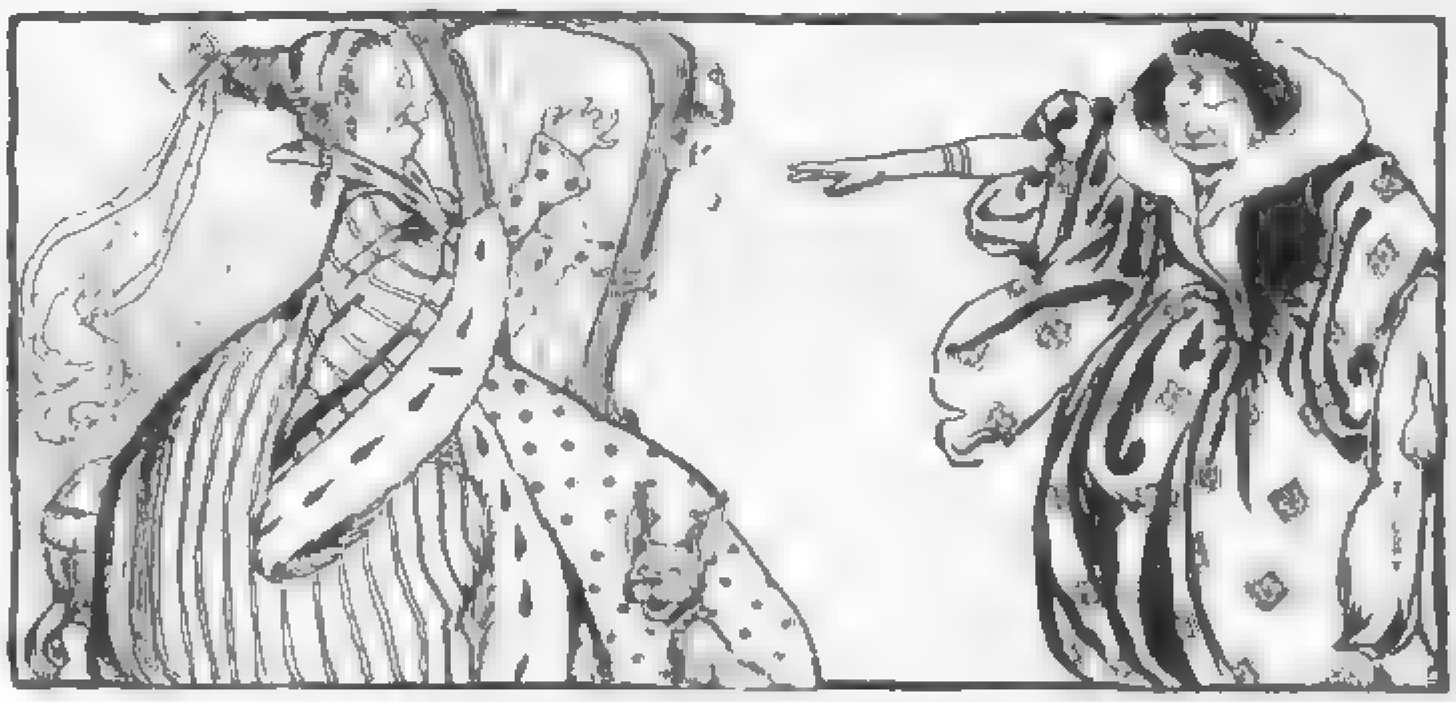
Author of
Fables for the Frivolous

1

ONCE on a time, long years ago
(Just when I quite forget),
Two maidens lived beside the Po,
One blonde and one brunette
The blonde one's character was mild,
From morning until eve she smiled,
Whereas the one who's hair was brown
Did little else than pine and frown.
(I think one ought to draw the line
At girls who always frown and pine!)

2

The blonde one learned to play the harp,
Like all accomplished dames,
And trained her voice to take C sharp
As well as Emma Eames,
Made baskets out of scented grass,
And paper-weights of hammered brass,
And lots of other odds and ends
For gentleman and lady friends.
(I think it takes a deal of sense
To manufacture gifts for gents!)



3

The dark one wore an air of gloom,
Proclaimed the world a bore,
And took her breakfast in her room
Three mornings out of four:
With petulance she seemed imbued,
And everything she said was rude
She sniffed and sneered, and, what is more,
When very much provoked, she swore!
(I think that I could never care
For any girl who'd learned to swear!)

4

One day the blonde was strolling past
A woodland, all alone,
When suddenly her eyes she cast
Upon a wrinkled crone,
Who tottered near with shaking knees,
And said "A penny, if you please."
And you will learn with much surprise
This was a fairy in disguise
(I think it must be hard to know
A fairy who's incognito!)

5

The maiden filled her trembling palms
With coinage of the realm,
The fairy said: "Take back your alms;
My heart you overwhelm!
At every word that you let slip
A pearl shall tumble from your lip!"
And when she reached her home that night
She found the fairy's words were right.
(I think there are not many girls
Whose words are worth their weight in pearls!)

6

It happened that the cross brunette
Some minutes later came
Along the selfsame road, and met
That bent and wrinkled dame,
Who asked her humbly for a sou.
The girl replied: "Get out with you!"
The fairy cried: "Each word you drop
A toad from out your mouth shall hop!"
(I think that nothing incommodes
One's speech like uninvited toads!)

7

And thus it happened that the blonde
Lived on in joy and bliss,
And grew pecunious beyond
The dreams of avarice:
And to a nice young man was wed;
And I have often heard it said
No other man who ever walked
Most loved his wife when most she talked
(I think this fact alone, forsooth,
Goes far to prove I tell the truth!)

8

The cross brunette the fairy's joke
By hook or crook survived,
But still, at every word she spoke,
An ugly toad arrived,
Until at last she had to come
To feigning she was wholly dumb,
Whereat the suitors swarmed around
And so a wealthy mate she found.
(I think nobody ever knew
The happier husband of the two!)

The Moral

The Moral, happily, is: *Psha!*
Nous avons changé tout cela!
No clear idea I hope to strike
Of what your nicest girl is like,
But she whose best young man I am
Is not an oyster nor a clam.

THE
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GEORGE HORACE LORIMER, Editor

The Saturday Evening Post is the oldest journal in America, having appeared regularly every week for the past 173 years, except for the short period when Philadelphia was in the hands of the British Army. The magazine was founded in 1728 and was edited and published by Benjamin Franklin, in whose day it was known as The Pennsylvania Gazette. In 1765 the publication passed into other hands, but its name continued until 1821 when it was changed to The Saturday Evening Post. The magazine was purchased in 1897 by The Curtis Publishing Company.

¶ Judging from the illustrated articles on golf most of the plays are snap-shots.

¶ How much would China be entitled to as "boot" if we were to offer to trade our anarchists for her boxers?

¶ A recent consular report tells of the use of horse flesh as food in Vienna. Evidently the Viennese like filly of beef.

¶ Kansas has erected a monument to Zebulon M. Pike, who first raised the American flag upon its soil. If it were to build monuments to all the pioneers who have raised things since, there would not be very much room for crops.

¶ It is no exaggeration to say that the freeing of Havana from yellow fever is worth to the United States almost the entire cost of the war with Spain. It is one of the distinctly valuable achievements of American skill and energy.

¶ If the railroad companies carry out their present plans free passes of every kind will be abolished after the first of next January. This will mean a larger income to the roads, and it ought to lead to a reduction in rates to the men who have had to pay for the deadheads heretofore.

¶ A post-office has been established at Fort Barrow. This will be the most northern post-office in the United States, and mail will be delivered there just once a year. This ought to make those people who have five or six deliveries every day, and petition Uncle Sam for eight or nine, stop and think a while.

¶ Magnificent passenger trains continue to increase, but three-fourths of the income of the railroads is from freight. Floating palaces grow bigger and more gorgeous, but the steamship companies live on the plain bundles in the holds. Man rules, and glories in his pride, but there is more money in transporting goods than in carrying people.

¶ Mr. Kipling is fortunate. Even the death of the Ameer of Afghanistan advertised his volumes, and now Russia and Great Britain begin to play politics along their frontiers again just as Kim is jumping into new editions. And some of the critics really say over their own names that the Kipling cult is falling off. How can this be when the lucky young man has fenced off all India and mortgaged the frontiers as his special fiction-ground? As a matter of fact, if Mr. Kipling is attacked he should be proceeded against under one of the numerous but seldom used anti-monopoly laws.

¶ There are more than twenty thousand publications in this country, and most of them have published editorials on the danger of trespassing upon freedom of speech and the liberty of the press, in any legislation by the coming Congress against anarchistic utterances. Pulpit and forum have added their voices to this vast chorus of public sentiment. It shows the universal feeling of people for whom free speech and a free press have done more than any other human agencies, and it recalls Jefferson's declaration that he would rather live in a country with a free press and without a government than in a country with a government but without a free press. Nowadays we need both, and our Government should be strong and alert enough to deal with vipers without trespassing on honest people's rights. We have faith that common-sense will rule, and that Congress will pass a safe law, but let us remember that so long as we let these snakes wriggle in on the tides of immigration, so long must our Government and civilization stand in danger of their fangs

⁂

The great givers in this world have been the great savers.

Home-Made College Men

A YOUNG man who has graduated from college at twenty-one commonly thinks he is educated. When he is forty he still thinks so, even though he may never have opened a book since he got his diploma and may have forgotten everything he ever learned. Conversely, the man who has missed a college training often feels that he has lost something that never can be made up—that he must be content to remain for the rest of his life a person of defective education.

It is true, of course, that a college course is of immense value, and that nobody ought to miss one if he can get it; but it is not in itself an education. A college graduate is not, by the mere fact of his graduation, an educated man. He may be well educated for his age, but if so the credit is largely his own. It is possible for a man to spend four years in college, pass all his examinations and get a degree, without having more than the most meagre equipment in the way of general culture, and without any definite knowledge that he can recall in a year. On the other hand, it is not only possible but easy for one who has never seen a college to become at forty a man of infinitely broader attainments than those possessed by a graduate who considered his education closed at twenty-one.

The ordinary college course covers fifteen hours a week for four years of about forty weeks each, or 2400 hours in all. About an equal amount of outside study is necessary. On the other hand, fully half the course is devoted to subjects that serve only as mental gymnastics. The student who devotes 2400 hours in all to the acquisition of culture and useful information does well.

That is the equivalent of one hour a day for about six years and a half. That is to say, a young man who began at seventeen to read systematically and intelligently for an hour a day would have the equivalent of the best part of a college education in his twenty-fourth year. In about three more he could have the training of a Master of Arts. Another three years would give him the acquirements of a Doctor of Philosophy. At forty he could be a recognized authority on some science or some period of history, while the college graduate who thought his education finished at twenty-one would have no definite knowledge of anything.

The man who masters the secret of self-education will have no wasted hours. Delays in railway stations or dentists' offices will have no terrors for him. He will have a good book always in his pocket, and an hour on a blockaded car-track will be as good to him as an hour in a college lecture-room. Every day will see his mind broader and riper than the day before, and finally, without conscious effort, he will arrive at a point at which he could give instruction not only to college students but to many of their professors.

⁂

There is only one way to cure failure—give up seeking excuses and seek work.

An Experiment in Frolic

AN EXPRESS purpose was avowed at the Pan-American Exposition at Buffalo which is wholly new in the history of our great Fairs. In architecture, ornamentation and color this one of 1901 was, with intent, daringly festive. The festive spirit was its special and individual note.

Industrial exhibits and educative æsthetics were there in their own right simply; they were turned to account, like the waters of Niagara Falls, for the more primal purpose of suggesting gladness and recreation.

The fancy of each one engaged in the building of the Fair was turned loose in order that by any means not foul the pilgrims thither might be taken out of themselves and might experience the un-American delight of childlike abandon—a good, long loss of stiff self-consciousness in gala things, like that of the peoples of continental Europe at their fêtes

In this extremely radical way it aimed to be the most educational of all the three great Fairs

Thus, the Centennial Exposition at Philadelphia presented the serious side of industry and art. The people were shown what the century had fashioned. In the Corliss engine they worshiped the wonder of applied science. Their recreation was in the fatigues of the picture gallery. It was a Summer School, most profound and important and far-reaching; and the whole country went gladly to learn.

The World's Fair at Chicago made an advanced selection in its purpose. Design and harmony took their place with industry, to serve in the general make-up of an Exposition of wonderful fairness. The average, untraveled person showed himself again receptive. He absorbed the *ensemble* of the Court of Honor just as intelligently as he had hung over the Corliss engine.

But this new purpose of the Pan-American Exposition to give every one the refreshment of a good time—was it, could it have been, successful? Is it possible, in fact, to suggest by suggestiveness mirth to an unmirthful people? Will garlands and torches in staff, exuberance of water and liveliness in color, red-tiled roofs, propylæa, pergolas, and the marvels of electrical illumination, give a new heart to this people? It is an experiment well worth trying, not only once but again and again

Yet the observer at Buffalo could not help seeing that he belongs to a race unused to let go of itself and not willingly amused, or rather, perhaps, wishing to be amused; yet a body of alert intelligences who by the same token are not kin of the sportive Pan. If the spirit of that old laughing god touches a group here and there, it is only in flecks. The abandon limits itself. Of national necessity the crowds were bound to "do" the exhibits rather painfully; they were even consecutive and thorough with the Midway; they rode camels for the jolt of it; they ate their luncheons from their boxes conscious of their neighbors and of the open; they went away more footsore and memory-packed than refreshed.

It is in the line of our development that a hard-worked, keenly intelligent and strenuous people should turn back to observe how they behave *en masse* when liberated for a few days of play. This one trial has not proved that we have it in us to be as frankly and joyously gay as we are by habit serious and sensible of responsibility.

⁂

The average man's idea of Heaven is a place where nobody will tread on his toes or his prejudices.

All Aboard for Buenos Ayres!

IN THE list of impossibilities made not only possible but actual, one vast enterprise on this side of the world is destined to exercise a great and increasing influence upon the trade and relations of the two American continents. About ten years ago a company of distinguished capitalists was organized for the purpose of constructing a railroad from New York to Buenos Ayres. So great was the interest in the matter that a commission of several of the leading railroad men of the country was appointed by the President to report upon the feasibility of the project. There was much discussion everywhere but no construction, and the movement fell because it was ahead of its day.

In the decade there have been marvelous changes in work and finance. The big things then have become ordinary matters now, and nothing seems too vast for human achievement. That was the time for talk; this is the age of action. And so we are not surprised to hear that during the coming winter, which will be the working season in Central America and summer in South America, work will be pushed upon lines that will belong to the general system when it is tied together by connecting links. From New York to Buenos Ayres the distance along the route proposed is 10,228 miles, and of this 4776 miles are constructed, including 2004 in the United States, 1183 in Mexico, 211 in Central America, 157 in Peru, 195 in Bolivia and 936 in Argentina. These are the last official figures supplied by the Government, and as some of them are two years old it is a very conservative statement to make that about 5000 of the 10,228 miles are ready. But the important facts are that at both ends of the line work is to begin. American capital has the concessions for new roads in Central America which will be along the route, and other American capital is now finishing the section of the Transcontinental Railway System of South America, connecting Chile and Argentina.

It seems a gigantic undertaking, but doing the work by sections may not make it appear so large, and anyhow the total estimated cost is only $175,000,000, which is less than one half the annual value of South America's foreign trade. Then, too, it will not be as difficult as the road across Siberia or the line which Cecil Rhodes expects to see running between Cairo and Cape Town. Really it may not be many years before we shall be able to cry, "All aboard for Buenos Ayres!" even more confidently than the Russians call out the train for Vladivostok.

⁂

Those who declare that religion is dying because theology has worn itself threadbare would, by the same rule, pronounce a man dead because his clothes need mending.

"Publick Occurrences"

The Jewish Historical Exhibition

By Cyrus Adler, Ph.D.

President of the American Jewish Historical Society

THE American Jewish Historical Exhibition which it is proposed to hold in the city of New York during the year 1902 was suggested by Mr. Joseph Jacobs, of London, temporarily residing in the United States, at a meeting of the American Jewish Historical Society in Philadelphia in December, 1900. Mr. Jacobs had been associated with a somewhat similar exhibition held in London in 1887 at the time of the Queen's Jubilee

Jews accompanied Columbus on his first voyage to America; they settled in early times in Brazil, in Mexico (where many were persecuted by the Inquisition), in the West Indies, and in most of the North American Colonies, especially New York, Pennsylvania, Maryland, Rhode Island and Georgia. They participated in the agitation preceding the Declaration of Independence, fought in the Revolutionary army, and have since been a small but powerful factor in everything that has gone to make up American greatness.

This story it is proposed to tell in the exhibition of portraits, documents, books, autographs, letters, prints, medals and models.

In addition to this purely historical exhibit, which is to be the main feature, there will be shown a collection of Jewish ecclesiastical art, exhibits illustrating the history of Jewish institutions in America, and possibly a general series of Jewish antiquities. The exhibition is designed as an object-lesson of the relation of Jews to American history and of their development upon American soil

American Civic Improvement

Prof. Charles Zueblin

By Charles Zueblin

President of the American League for Civic Improvement

THE protest which is being made to-day against the multiplication of organizations certainly does not apply to anything in the nature of a federation. The economy of combination in the industrial field is sometimes neutralized by the danger of monopoly. Where mutual assistance is the aim, and competition is absent, there can be gain only in unison, and especially is this so if individual initiative and local self-government are maintained as in a federal system. Such an organization is the American League for Civic Improvement, including in its membership local improvement societies, individuals and commercial firms. This organization was founded in Springfield, Ohio, last year, and recently held its second annual convention at Buffalo and Chautauqua.

This convention was small enough to be productive of significant results, and was as representative of the country as is the movement for which this organization stands. Among the participants were ex-President Charles M. Loring, of the American Park and Outdoor Art Association, the Nestor of the Minneapolis Park System; Dr. Matthew D. Mann, of the Buffalo Park Commission; Miss Myra Lloyd Dock, the forestry expert of Pennsylvania, who reported the results of a special trip to Europe for the investigation of civic improvement; Mrs. Conde Hamlin, President of the Woman's Civic League of St. Paul, to whom great credit is due for the recent civic awakening of Minnesota's capital; Mr. E. L. Shuey, of Dayton, whose "beautiful back-yard" philosophy is known throughout Ohio and adjoining States; Mr. Starr Cadwallader, of the Goodrich House, Cleveland, who reported on the marvelous results accomplished by the Home Gardening Association in stimulating a love of flowers among the school-children; Professor John Craig, of Cornell University, identified with the important Rural University Extension movement; Mr. H. B. Beck, of Austin, Texas, whose effervescent humor and enthusiasm for public service promise to dot the Lone Star State with Improvement Societies; the faithful officers of the first year of pioneer effort in the League, which was first known as the National League of Improvement Associations, including the founder, Mr. D. J. Thomas, of Springfield, Ohio, managing editor of Home and Flowers; Miss Jessie Good, the organizer and literary authority of the League; Mayor C. E. Bolton, of East Cleveland, Ohio, that enterprising and tasteful suburb of the first city in Ohio; Mr. Charles M. Robinson, author of The Improvement of Towns and Cities, the leading authority on civic improvement in this country; Mayor Henry T. Duncan, of Lexington, Kentucky; Miss Caroline Petersen, of the Improvement Society of Honesdale, Pennsylvania, one of those little villages like Stockbridge, Massachusetts, made famous by its improvements; Mr. Albert Kelsey, of Philadelphia, President of the American Architectural League; Mrs. Herman Hall, of Chicago, Chairman of the Woman's Auxiliary of the American Park and Outdoor Art Association, the leading spirit in the Municipal Art League of Chicago; and many others

Perhaps the most important result of the convention was the adoption of the following resolutions, prepared by Mr. Kelsey:

Whereas, The improvement of towns and cities, in the judgment of this convention, is a subject of widely recognized importance to the people of the United States; and

Whereas, Civic improvements of a public and permanent character must soon transform many communities, reflecting "man in his full twentieth-century development, exhibiting not alone his material but his social advancement," in a most conspicuous manner; and

Whereas, Municipal art and the science of modern city making have formed the subject of a department exhibit at three international expositions abroad; therefore, be it

Resolved, That the American League for Civic Improvement, in annual convention assembled, petitions the Commissioners of the Louisiana Purchase Exposition to make provision for an exhibit which shall have this characteristic

If the sanction of the Exposition authorities can be secured it is proposed to construct a group of buildings about a plaza which shall represent, individually and collectively, the possibilities of civic beauty. The central square will exhibit the best examples of outdoor art and municipal science, varying from drains and lamp-posts to fountains and statuary. The buildings themselves, illustrating the vast opportunities in public architecture, would contain exhibits of the scientific and artistic progress of modern city making, gathered from the four quarters of the globe. In view of the growing interest in municipal progress and civic improvement, and of the unlimited resources made available by drawing on the world's experience, this ought to be one of the most attractive features of the St. Louis Exposition

In connection with the Exposition it is also proposed to hold a joint convention of the American League for Civic Improvement and the American Park and Outdoor Art Association, the Secretary of the latter, Mr. Warren H. Manning, of Boston, having already joined forces to promote this civic exhibit. Further possibilities of furthering civic advance are indicated in a resolution adopted by the National Municipal League at its Rochester conference, calling on "The League of American Municipalities, the American Society of Municipal Improvements and the national bodies devoted to municipal problems" to arrange a joint meeting in 1903. Such gatherings, united with the objective accomplishment at St. Louis of such a civic exhibit as has been suggested, ought to mark an epoch in municipal progress in America, and could not fail to give an impetus to public improvement similar to the national development signalized by the Louisiana Purchase Exposition.

The American Invasion of England

By Robert P. Porter

Ex-Commissioner of the United States Census

THE so-called "American invasion" of England is not of a kind that should greatly disturb the English. Twenty years and less ago, when our protective tariff attracted British capital and British skill in manufacturing to this side of the Atlantic, those interested in American industry rejoiced. Nothing gave our martyred President McKinley more pleasure than the fact that his tariff law of 1890 brought over to the United States English capital and established branches of English textile, tinplate and other factories. In those days I used to see a good deal of him, and he repeatedly told me to emphasize this fact as one of the benefits of protection in discussing the tariff question. If, therefore, the protective tariff was the magnet which drew hither British capital and brains we cannot complain that under a changed condition the fact that England presents a good distributing point for manufacturers should draw thither the surplus of American capital, brain and energy. The woof of British conservatism, experience and finance, when interwoven with the weft of American enterprise, ingenuity and energy, will make an industrial fabric strong enough to compete with the rest of the world

So long as these great American electrical concerns, the manufacturers of gas engines and motive power of all kinds, and the heads of tobacco and match industries — the latest invaders, I believe — employ British labor, the English can afford to look on with equanimity. They cannot object to such invaders as Mr. Yerkes, for example, who recently placed on the Board table of a struggling underground railway one million golden British sovereigns — nearly all of which was American capital — and who offered his skill as a railway man to convert a moribund surface railway into a paying enterprise. The more of this sort of "invaders" the better, says canny John Bull

The danger, if danger there be, in these latter-day puzzles of commerce and industry lies in another direction. The United States should see to it that the failure of our legislators to meet the present demands of our extending foreign commerce does not encourage our great industries to migrate in order to secure a better distributing point for their surplus commodities. Three instances are all I shall mention

1. The refusal of Congress to give a charter for an International Bank established by American capital

2. The failure on the part of the Senate to confirm the reciprocity treaties, especially that with France

3. The failure to pass the Shipping Subsidy bill

British industry is benefited by all these failures, and unless these measures are passed we shall see a large migration of American industries and their establishment on British soil. The reasons for this are apparent: better means of distribution — that is, of reaching the markets of the world, better banking facilities; better shipping facilities; better terms in commercial relations with other countries, for England is always on the minimum tariff list, and we are not unless these treaties are ratified

If we do not take up these matters intelligently and enact them into law we may expect the army of "American invaders" on British soil to increase, and there will be grave danger of a corresponding decrease in the value of American manufactured merchandise exported to foreign countries. Some Americans seem to look upon this peaceful industrial invasion of Great Britain as a matter for congratulation Perhaps they are right and I am wrong, but I do not look at it altogether in that light. It would be far better if our surplus capital, labor and energy could be operated at home and the products thereof sent out. The transplanting of American men and methods abroad strengthens our competitors and draws away much that we need at home

Abuses in the Grain Trade

By Charles S. Clark

Secretary of The Grain Dealers' National Association

Mr. Charles S. Clark

IN CELEBRATING the sixth anniversary of its organization by holding the largest meeting of grain dealers in the history of the trade, The Grain Dealers' National Association finds itself confronted by more trade abuses which need reforming than at any time in its history. It is but natural that the trade organizations should find a wider scope for work, and more opportunities for advancing the common interests of all connected with the trade, as they grow older and its officials become better acquainted with the problems and the needs of the trade in different parts of the country. The organization of each trade involuntarily educates members to a better understanding of what is fair to the seller as well as to the buyer. The members of the grain trade were somewhat late in getting together, but they have worked wonders during the six years, considering the raw material they had to work with

The reform of the individual members of the trade is one of the most needed works of the Association. This is accomplished through no well-planned campaign, but by bringing together the dealers that they may meet with others, and thus be broadened and become imbued with more charitable consideration for the difficulties of those with whom they deal, including the railroad men. Naturally, the work must bring about the survival of the fittest — those who are broadest and fairest in their dealings. It must drive out those not prepared to conduct the business in a businesslike manner; it must place the grain trade in the hands of men of undoubted integrity, and make it so safe a business that it can be conducted on even less margins of profit than at present

One reform which the associations have worked to secure, and which they will ever strive to attain, is uniform freight rates for all, discrimination for none. Discriminating rates and fluctuating rates cannot but bring disaster to some. The Association is interested in the common weal of all

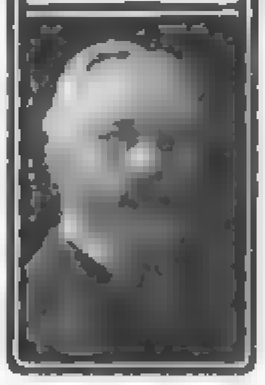
The present diversity of standard weights of legal bushels, which have been established by narrow State legislation, must result in the adoption of the cental for buying grain if uniformity of standard weights is not soon attained Whenever a State has enacted a law seeking to compel country grain buyers to pay as much for a sixty-eight pound bushel of ear-corn as the dealers of adjoining States pay for a seventy-pound bushel of ear-corn, they have failed, not through any organized effort on the part of the dealers, but simply because they could not afford to pay the higher price No State can legislate value into grain.

A reform which must soon come will be the adoption of uniform landlord and tenant laws, which will relieve the country grain merchants from guaranteeing rents to shiftless landlords, who, under the present laws, are able to make the buyer of the tenants' grain responsible for all unpaid rent — a law unjust in spirit and one which breeds in the landlord a carelessness which borders on fraud

Through the adoption of trade rules governing commercial transactions between members of the grain trade, adopted at the sixth annual meeting, it is hoped that all members of the National Association and of its many affiliated associations will have a clearer understanding of what is right and of what is custom

Men & Women of the Hour

How Mr. Philbin was Tested



District Attorney Eugene A. Philbin

EUGENE A. PHILBIN, District Attorney of New York City, who has been attracting a great deal of public attention, was appointed to his office by President Roosevelt, then Governor of the State. The story of his appointment is interesting.

Tammany Hall was in control in New York City. The District Attorney was Mr. Asa Bird Gardner, elected on the Tammany Hall ticket. Finally, a movement was organized by the reformers, and, as a result of charges presented, Mr. Gardner was removed by Governor Roosevelt. Great pressure was brought on the Governor to fill the vacant office with a man of his own party; but this Mr. Roosevelt declined absolutely to do, on the ground that New York City was Democratic, and that it was, therefore, entitled to a Democratic District Attorney. He would not, however, appoint a Tammany Hall man, but an independent Democrat. His choice fell on Mr. Philbin, a lawyer of high standing and good practice.

Even among the best informed it has always been believed that Mr. Roosevelt and Mr. Philbin were old-time friends, or at least acquaintances. As a matter of fact, the Governor and his appointee had met only a comparatively short time before the appointment was made

Early in his term Governor Roosevelt began an investigation into the educational laws of the State. Desiring light on the subject from all sides, he made it his business to get in touch with representatives of every creed and religion, and Mr. Philbin was recommended to him as one whom he should consult. Accordingly, he sent a note asking Mr. Philbin to call on him at Oyster Bay. This was the first meeting of the two men. Mr. Philbin complimented the Governor on the manner in which he had enforced the laws while serving as Police Commissioner in New York City. Mr. Roosevelt received the praise deprecatingly and with some show of impatience, so much so that Mr. Philbin felt called on to say:

"I tell you this, Governor, not because I have any favor to ask, but merely because it is my firm conviction. Please do not misunderstand me in the matter."

Evidently the incident made an impression on Mr. Roosevelt, for the reason, probably that it was an unusual experience to find a man who didn't want a public office. At any rate, when, a little while afterward, he had occasion to appoint a new member of the State Board of Charities, an honorary position, he offered it to Mr Philbin, who with some reluctance accepted it. Not long afterward an effort was made by a lot of politicians to get control of the New York State Soldiers' Home. As a preliminary step they preferred charges against the Superintendent, and the charges were presented to the State Board of Charities.

Mr. Philbin was made chairman of the Trial Board, and he astonished all by his complete grasp of the situation, and by his calm, but very emphatic, refusal to allow himself to be influenced by anything except the legal considerations. The result was that the effort to oust the Superintendent fell flat and the non partisan character of the Home was preserved.

Certain politicians felt pretty sore toward Mr. Philbin and tried to throw as many obstacles in his way as possible. They even went to Governor Roosevelt, but he met them coldly, saying:

"The very fact that you are after Mr. Philbin's scalp shows that he is the right man for the place. We don't want any politics in that Board."

It was not long afterward that Mr. Philbin was appointed District Attorney, to the disappointment of the politicians. The appointment was made in a manner characteristic of the Governor. Having tested Mr Philbin, he felt that he was the man for the place, and he appointed him without consulting any one. Even Mr. Philbin himself knew nothing about the matter until the reporters called on him to show him the dispatch from Albany announcing his selection.

A Professor's Homeopathy

Senator W. A. Clark, of Montana, tells a story on Professor N. R. Leonard, who for years was Dean of the Faculty of the Iowa State University, and who was called recently to the Presidency of the Mining College at Butte, Montana. Senator Clark says that, though Montana is somewhat out of the circle of prohibition influences, it can now boast in President Leonard a rare apostle and advocate of temperance

Not long ago Professor Leonard, feeling indisposed, consulted his physician, a German, very scientific and acknowledged as one of the leading men in his profession in Montana. The doctor advised Mr. Leonard to work less at the desk, exercise more out doors, and take beer as a tonic

The Professor's labors were such that he felt that he could not devote fewer hours to them, but he concluded at least to try some beer, which he had never before tasted. He did not approve of it as a beverage, but as a medicine he felt justified in taking it, especially on the recommendation of so eminent a practitioner

The doctor met his patient a few days later as he was leaving the college and stopped to inquire how he was feeling

"About the same," replied the Professor.

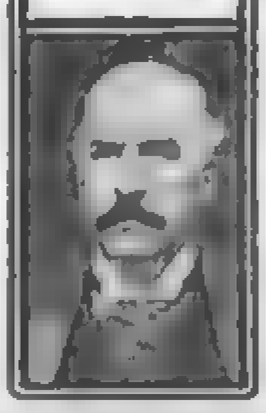
"Did you take beer as I directed?" inquired the physician.

"Yes," responded the Professor; "I took it a few times, but it became so nauseous that I had to discontinue it."

"How much did you take?"

"Why, I bought a whole bottle and took a spoonful before each meal," answered the Professor.

Mr. Morgan on the Wire



Mr. J. Pierpont Morgan

WHILE Mr J. Pierpont Morgan was at Bar Harbor, recently, there came to the office of a Boston newspaper a graphic account of a heavy bodyguard by which, it was said, he was surrounded

The night editor, to secure an authoritative confirmation or denial of the story, called up on the telephone the Bar Harbor "Central" and asked if Mr. Morgan were still there

"I don't know," said the operator, "but I'll find out

The night editor left his office for some reason or other, and his assistant, who knew nothing of his plans or wishes, answered the ring when the telephone answer came

"Mr. Morgan's on his yacht down the harbor," the operator said, "and it will cost a dollar to get him. Shall I send for him?"

The assistant murmured something about "hang the dollar," whereupon the operator sent for the magnate and then went home

When the night editor returned and was told of what had been done he thought it a good joke on his assistant, for, knowing that ordinarily Mr. Morgan will not walk three feet to see a newspaper man, he thought it funny for one to ask him to make a five-mile water-trip by night.

But the affair was by no means over, for, an hour later, an office boy rushed in to announce that Mr. Morgan was at the telephone

The messenger, it seems, had found him in the centre of a merry party on board his yacht and had insisted that the message was a very important long distance affair. And Mr. Morgan, not knowing whether it was Mr Schwab or Mr. Shaffer who was waiting for him, called a launch and made the long trip up to where the telephones were

The editor asked one question. The answer came, curt and sharp: "I have nothing to say

He asked another with similar results.

Then he asked a third. There was no answer, and "Central" said that Mr. Morgan had gone

"Call him back, can't you?"

"Not much," came the answer. "I'd rather go fight a policeman

"Why; is he hot?"

"Say, if your windows were open you'd hear him without any telephone. The man who tries to handle him to-night will need asbestos mitts"

So the editor called the incident closed

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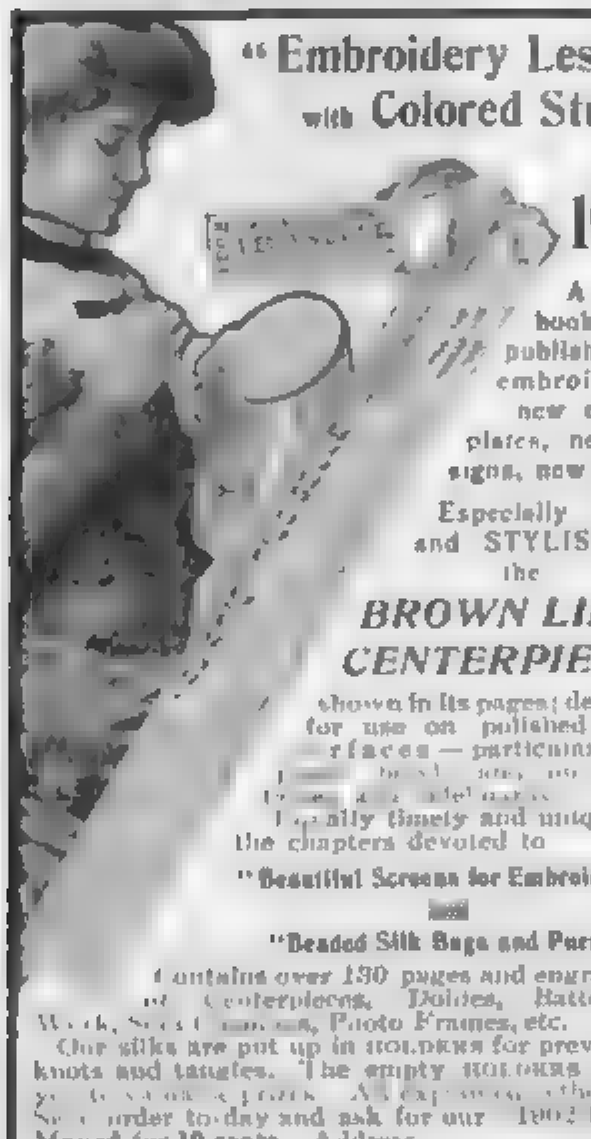

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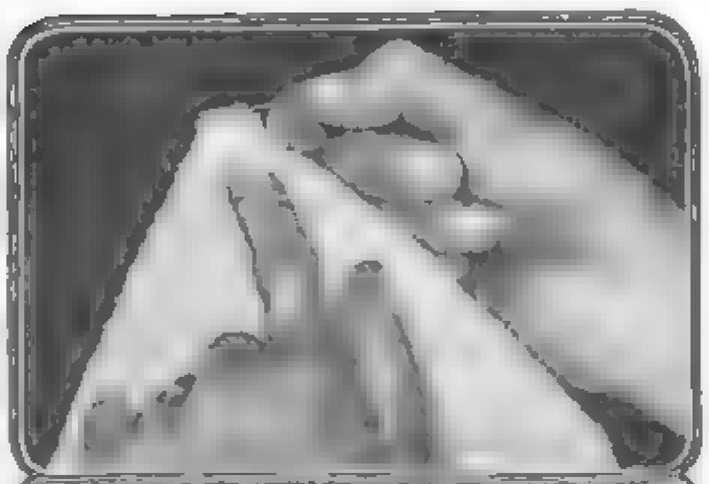

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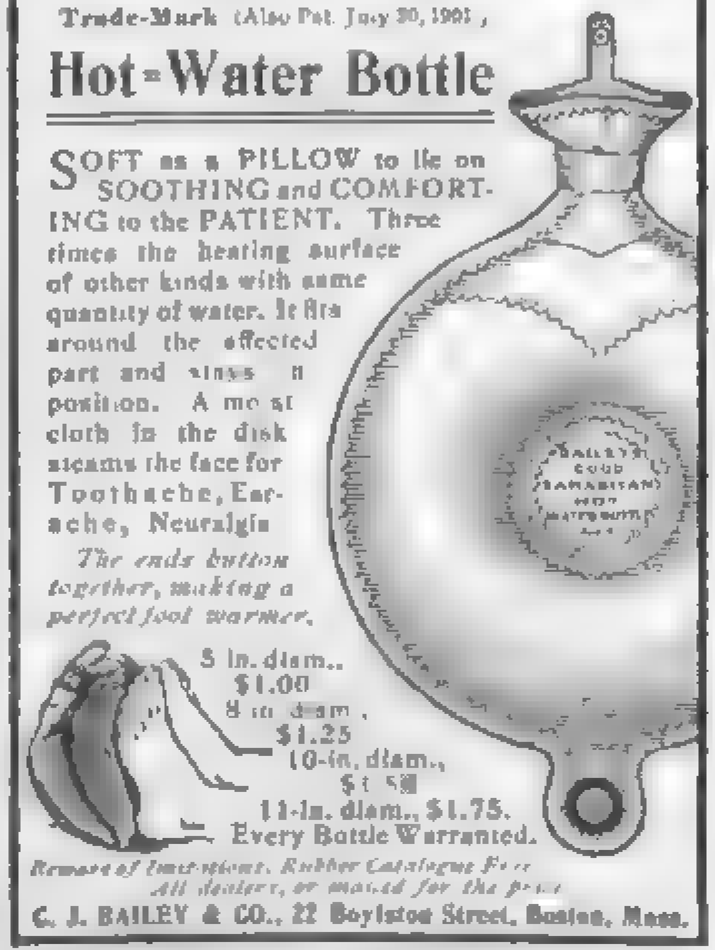

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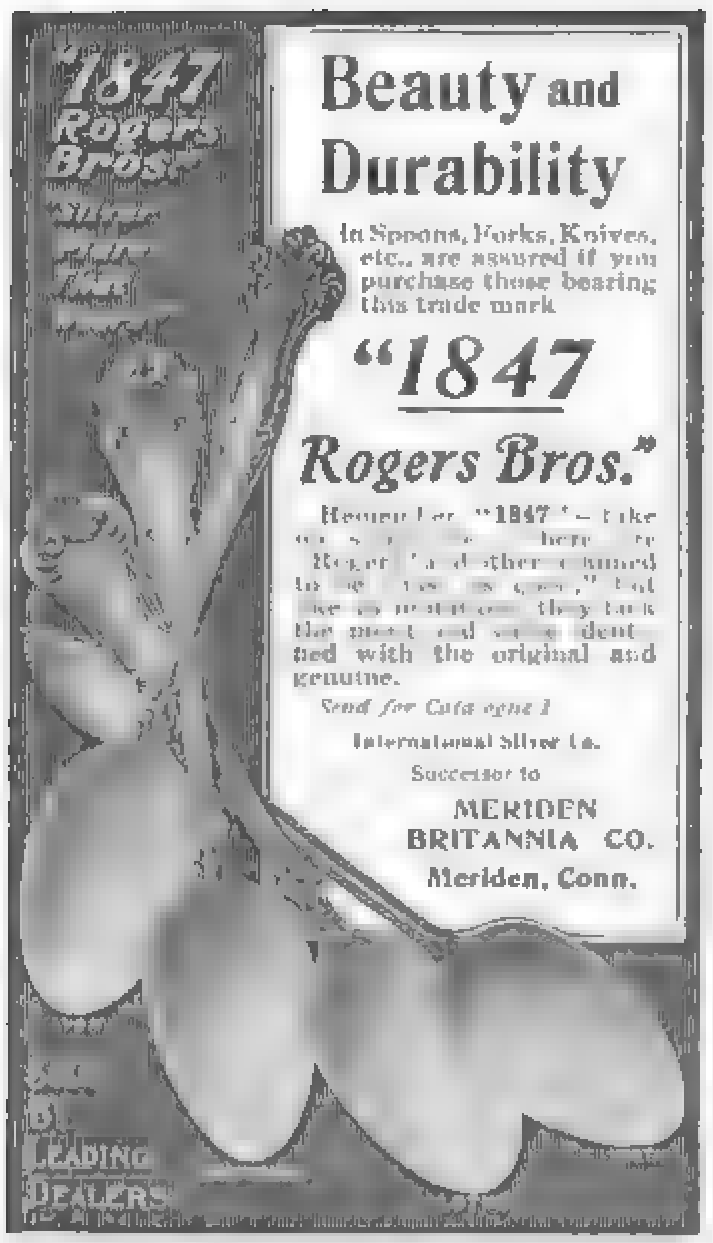

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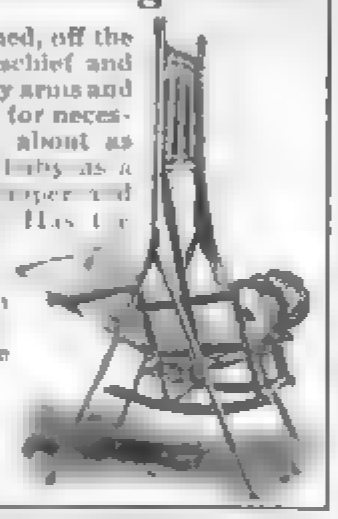
Glascock's Combined

Baby Jumper And Rocking Chair



It keeps the baby entertained, off the floor, out of draughts, mischief and dirt, relieves mama's weary arms and back, and allows her time for necessary duties. It is moved about as easily as a chair. Serves baby as a cradle, bed, high chair, jumper and [illegible] as a rocking chair. Has the hearty endorsement of [illegible] physicians. Ideal as a Christmas gift for your own or some relative's little one. Descriptive book sent Free on request.

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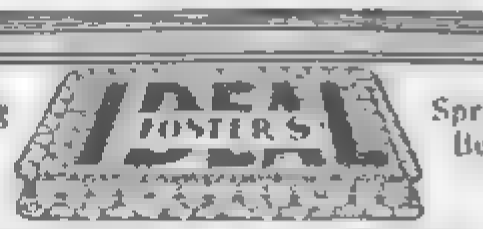
Spring Bed



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The Leader of His Race

By Paul Laurence Dunbar

When Booker T. Washington went from the Virginia plantation, where he was born about 1857 or 1858, to the mines of West Virginia, he took the first step in a career which has done as much as that of any other man for the uplifting of a race. His first idea comprehended only the care of his mother and the rest of the family about her. To him, freedom meant the opportunity to work and to earn, and the weekly pittance that the salt-owners gave the boy was the tangible evidence of his free state. But suddenly a brighter gleam illumined his consciousness. After four or five years of severe and poorly paid labor he heard of General Armstrong's school at Hampton, and with a little money in his pocket, saved from his own earnings, and eked out from his mother's scanty store, he started thither

Hardly knowing where Hampton was, he yet set out with sublime faith, and Hampton drew the boy toward itself as Canada did the fleeing slaves of old. At last he found himself in Richmond; penniless, but with a brave heart, strong hands and a sturdy will, he was prepared to do the thing that was nearest to him. This happened to be to help in unloading pig-iron from a vessel, and at the unwelcome task he worked all day. At night, homeless and without friends, he crept to the protection of a levee.

Starting Life on Fifty Cents

To every one who has followed Mr. Washington's later career there is apparent in these early struggles the same spirit that has characterized his subsequent achievements. His cry has ever been, "Let down your buckets where you are!" and it has come not only from the tip of his tongue but from his heart of hearts. It was what he did when finally he reached Hampton, and with fifty cents in his pocket sought out General Armstrong. They put a broom into his hands, and he took it, and did the best he could with it

It was what he did when leaving Hampton, instead of coming North to exploit his newly acquired knowledge. Instead of tagging at the heels of some influential man and burying himself in one of the Government offices, he went into the black belt of Alabama among the most degraded and ignorant of his race, and there let down his buckets. The shanty church, with its thirty pupils, has grown into a school where over a thousand young men and women are taught, and whose fame is as wide as the continent

But apart from his character as an orator, an educator, and a man of affairs, Mr Washington displays a most charming personal side. When one has grown sufficiently used to him to overlook his frequent lapses into preoccupation, one enjoys the childlike simplicity of his nature and the utter lack of self consciousness in his manner

The Little Washingtons

His diffidence is well known, and the following story which will be vouched for by a certain distinguished New York clergyman illustrates this side of his character, as well as another—his love for his family. Mr. Washington's two boys, Davidson and Baker, are a pair of as vivacious, mischief-loving youngsters as can be found in the State of Alabama. They adore their father, and it has been his habit to go to them every night at bedtime and hear their prayers. As a general thing, nothing prevents this busy man from fulfilling this duty when he is at home. It happened one night during the visit of the aforementioned divine that Mr Washington and his friends had gathered on the lawn, and, being held by his obligations as host, Mr Washington was unable to get away. Time and time again he cast furtive glances at the house, but still he was held. At last he gave up, looked at his watch for the last time and resigned himself to the disappointment. "Of course," thought he, "Dave and Baker are in bed and asleep by this time." But he had reckoned without his host. All of a sudden, two night-gowned forms dashed down from the porch and across the lawn, and to the dismay of the guests plumped themselves down at the host's feet, and began pattering off their prayers. Mr. Washington stood ashamed and helpless until they were through, and then led them into the house

DESSERT FORK

Les Cinq Fleurs

(The Five Flowers)

The Art of the Silversmith, as applied to articles of familiar use, has found admirable expression in "Les Cinq Fleurs" table service, recently completed and now ready for examination. The service comprises, together with the forks and spoons, cutlery and the various serving pieces.

The designer has selected the wild rose, the peony, the poppy, the orchid, and the fleur de lis as a motif. Upon the obverse and reverse of the table spoon the peony is shown; upon the table fork, the orchid; upon the dessert spoon, the poppy; upon the dessert fork, as shown in the illustration, the fleur de lis; while on the tea spoon the graceful tendrils and delicate petals of the wild rose are represented.

Upon each of the other pieces of the service one of these flowers is represented with rare fidelity to nature. The design and workmanship exhibit the charming characteristics of hand-wrought silver, while the dignified and simple lines of construction and the French Gray finish in which the articles are furnished add beauty and elegance to the service.

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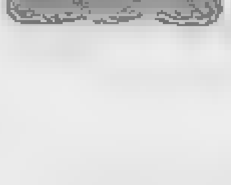

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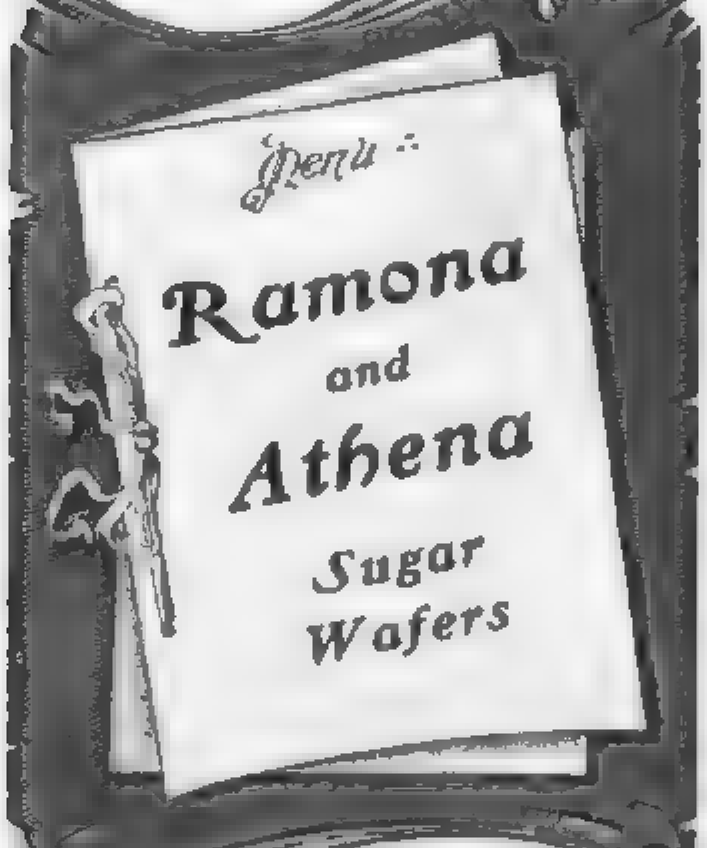

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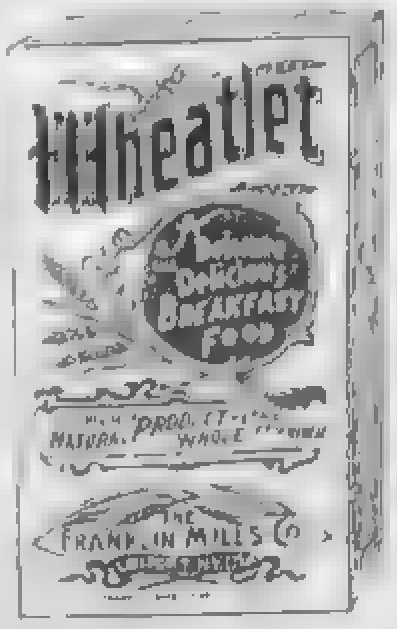

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COMPANY'S EXTRACT of Beef

For KITCHEN For Sick Room

THOMPSON'S PROGRESS

(Continued from Page 9)

prisoner, and then all three threw themselves on the turf and sought comfort in re-rolled cigarettes.

Tom was still outwardly calm and stolid, but he owned to himself with much plainness that he was in an extremely dangerous position. "Toroja has got it into his head that I'm J. G. Croft, of Birmingham," he announced to himself, "and I must say the pair of us, as far as a photograph can show, are remarkably alike. I can't tell tales about J. G. Croft's rifles, or else I would, and it's a sure thing that the Colonel intends to have those guns, or shoot. There's no humbug about Colonel Toroja; he's got a nasty, yellow, vicious face on him, and he'd think no more of shooting me than he would of smashing a fly that got in his way. It strikes me forcibly that I've got only my wits to depend on to get me out of this, and if they fail I don't see how Mary Norreys is going to get the husband I've intended for her."

A man thinks his hardest in cases like these, and Tom was no dullard; but for long enough not so much as a feather of a plan came to him. The sun burned hot in a cobalt sky above, and the tree shadows shortened, and then grew long again; the village bustled with the affairs of an army; and the man with the green gloves and the other guard kept watch with malevolent vigilance. Now and then knots of children came and stared at the man who was to be shot at sunset

Tom lay on the turf, digging at the grass with his fingers, and maturing a plan. He thought he saw how to get a start, but the wood against which they lay was small, and he would soon be hunted from that if he tried to find cover there. The green-gloved man smiled acidly as he watched the prisoner stabbing his fingers into the turf. "Here," he thought, "is all the bitterness of death before death has come."

But at length Tom's plans matured, and he ripped away the wad of turf and held it in his left hand. Then before either of them in the least anticipated such a move, he clapped the wet sod on to the mouth of the green-gloved man with his left hand, whilst he gave a terrific undercut on the jaw with his right to the other man. That revolutionist went down without a sound, as if he had been pole-axed, and before the green-gloved man could recover from his surprise and get the sod away from his mouth, Tom's heavy fist had whacked him also, and he, too, underwent eclipse. Then Tom nipped up and took to the timber

Now, the wood was, as has been said, small, and though it carried plenty of undergrowth, it would not conceal a man for long if many were hunting him. It was this fact which had kept Tom from making his bolt earlier. But when he did start, it was with a very clear destination in view. His poacher's training served him finely then. Hue and cry sprang up almost immediately, but he went away through the cover, noiselessly invisibly, crouching almost to the ground, but hardly disturbing so much as a leaf in his passage. Neither did he leave any tracks. Pursuing game-keepers had long ago taught him the necessity of acquiring the art of going over ground without leaving visible tracks

His aim was to cut a circuit through the wood and make back almost to the point from which he had started—or, to be more exact, to get back to the house from which Colonel Toroja had come out to examine him. He had chosen this house, first because it was the unlikeliest for him to choose, and secondly, because its lower story was a half-empty stable and had an unglazed window port opening upon the wood

He nipped in through this three minutes after he had laid out his two guardians; crept to the top of the haystack which filled one of the stalls and reached within eighteen inches of the floor above, and lay there as still as he knew how. Overhead Colonel Toroja stumped about dictating letters and instructions to his Chief of Staff, and between whiles cursing the fools who had let the prisoner slip through their fingers; whilst, outside, the wood rustled and echoed with the shouts and cries of men who were man-hunting

The troops would have wearied of their employ after the first time they drew the wood blank, but Colonel Toroja spurred them on with vicious energy. He stood just above Tom's head and shouted down his orders through the window. Dark was falling and it was time the prisoner was shot. He must be in the wood somewhere. If he had gone through to the bare country beyond they would have seen him at once. They must search and search till they found him. It was only a question of looking closely enough. With the help of his Chief of Staff, Colonel Toroja was maturing the revolutionary plan of campaign, and under the flimsy floor boarding Tom listened with appreciative interest. He had intended leaving the place that night, but a move just then was out of the question. There was a store of horse-carrots in the stable, and Tom dined off these, and fingered the outside of a miniature of Miss Norreys. He was very proud of the way he had contrived to hide this miniature when the green-gloved man searched him.

For two more days Tom was forced to lie hidden on this haystack, and subsist on that lean diet of raw carrots, but on the succeeding night there was a lull in the activity of the place, and he managed to slip away. He gained the open country beyond the timber, and held on his way for the railway line. The stars were out, and he had no trouble about direction, and besides, he had been over the ground once, and was far too good a poacher to forget any country that he had ever seen.

He had no money to buy a ticket, and, moreover, he had a delicacy in letting his whereabouts be known. The revolutionary feeling was abroad; he might quite likely appeal to a rebel sympathizer; and he had no wish to get sent back for a further interview with Colonel Toroja. So he boarded a slow-moving luggage train in the dark, carrying with him, by way of provision, a couple of pullets he had collected and roasted *en route*, and under the tarpaulin of a grain-truck he made a safe entry into Barcelona

He went first to the British Consul and gave that slow-moving official a warm half-hour before, in exasperation, he finally left him. "I don't want a war," Tom said, "neither do I want the leisurely consideration of the Foreign Office. I'm a business man and I want cash damages for loss of time and ruffled feelings, if you like to put it that way."

"I'm afraid we don't work on those lines—er—Mr. Thompson."

"I don't think you know what work is," snapped Tom, and left the office

Tom's mind always traveled quickly, and he decided on his next move as he was shutting the Consul's door. He went out of the street, walked with his quick stride down the crowded Rhambla, and within the next two hours he had driven a bargain that was very much to his liking with the officer commanding the troops in the Barcelona district.

"General," he said, "if you want to squash your rebels at one pinch, I can tell you how to do it. I can give you the exact number of men they have got, the exact number of guns, and everything about all their supplies, and an accurate sketch of their next movements. I've got these things at the risk of my skin, and if I were a Spaniard I've no doubt I should be patriotic and let you have them for nothing."

"I'm not so sure about that,' said the old gentleman.

"Being a foreigner—one of the Shopkeepers, as you call us—I naturally intend to sell out my goods at full value."

"I like you none the worse for that, Señor Thompson. There are only two things I should wish to point out. One is, that you must not ask too high a price. We are poor here in Spain, and I have very little ready money at my disposal. The other point is this—I like your face. Your manner, Señor, carries truth with it. But it is a lamentable fact that till a few minutes ago I never had the honor of your acquaintance. There is a risk that you have—shall we say?—overestimated the accuracy of your information."

"I don't ask you to buy a pig in a poke. I'm not going to suggest that you should pay till you have proved that my report is accurate. I know when I'm dealing with an honorable man."

The old General bowed. "You do me an honor. But still there is that other thing. May I hear your price?"

"Your Excellency, I don't want a single peseta."

"Then, Señor, I hope it is not something you are going to ask for that I cannot give."

"On the contrary, you will serve Spain as well as serve me by giving me what I want You are on the Army Clothing Board?"

"I am, but how did you know?"

Tom laughed. "Oh, it's my business to know these things. And you are not satisfied with your present contractors."

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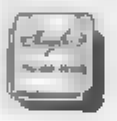

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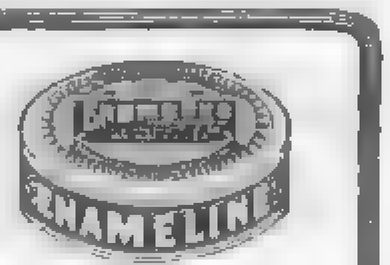

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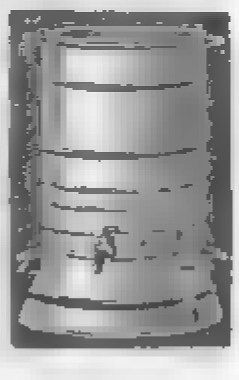

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"Now, that you cannot know. It has never been mentioned outside the Board."

Tom laughed again. "Deduction, then, if you like. I know the price you pay, I know the firm that's got the contract, and I've seen the shoddy rubbish they supply. They've been swindling you right and left. Give me the contract, and I'll supply you with the same cloths (if you like rubbish) at twenty per cent reduction, or I'll give you real good materials at the same figure. I've got the samples here in Barcelona. Colonel Toroja's men didn't loot my sample cases when they pulled me out of the train, and they came along all safely. You can see the stuffs for yourself, or submit it to your tailors."

"But why did you bring samples of army clothing materials into Spain?" asked the old General, shrewdly suspicious.

"Oh, I hadn't arranged with Toroja to raid me, if that's what you mean. But I smelt out, as I've told you, that this contract would presently be on the market again, and I intended to capture it by hook or by crook. I wasn't grateful to Colonel Toroja when first he interfered, but I am now, because I think he's made the business easy for me."

"You English are a curious race. You seem to do anything for money."

The soldier stroked his white hair. "I wish we'd a little more of your keen Northern energy in this country, Señor. You shall have the contract. I suppose, as you are a business man, you would like a word to that effect in writing. Excuse me a minute or so whilst I get our agreement down on paper, and then you shall give me the information you have gathered."

Tom left Barcelona by that night's express, and raced home to Bradford without a stop. Spain, her army clothing and her revolutionists were all out of his mind for the time being, and he sought with every diligence to ravel out the secret of that improvement in combing machinery which had so long eluded his grasp. If only he could catch the idea for extracting those burrs from the wool, what a splendid fortune it would make!

He worked at this problem till the train set him down in Bradford, and then dropped it, as his habit was, and took up again the matter of the Spanish Army Clothing Contract, and presently was in the private office of Messrs. Hochstein, Isaacs & Co. He reported the result of his interview with them before tea at Hophni Asquith's later in the evening.

"'You have been to Spain,' old Hoch said to me, 'and you know that was against our wishes, Mr. Thompson. We warned you that the country was in a dangerous state, and you have only yourself to thank for getting into a mess. We have heard all about your trouble with Colonel Toroja.' Well, Hophni, I tried them hard to see if they wouldn't give me my expenses. But not a penny. 'Then I was not in the employ of your firm when I was in Spain?' said I. 'You vas nod,' said old Hoch. 'Cerdainly nod,' said Isaacs."

"Splendid!" said Hophni.

"Well, it was their own fault. They shouldn't have screwed me down so hard, and then I wouldn't have been so sharp with them. As it was, the contract was mine to do as I liked with, and they bought it from me. They just had to."

"What did you get, lad?"

"Fifteen thousand pounds. Look, there's a check for £5000. I've got the rest in bills at two and three months. I could have got more if I'd have waited longer for it. But now's the time. We're getting older every day, Hophni, and so's the world, and I want to have my spoon in it again, and be helping myself. We've got £15,000 as good as cash to start on again to-morrow, and that's better than £20,000 you have to wait a year for."

Hophni coughed. "Then you'll give me a job, Tom, when you set up again?"

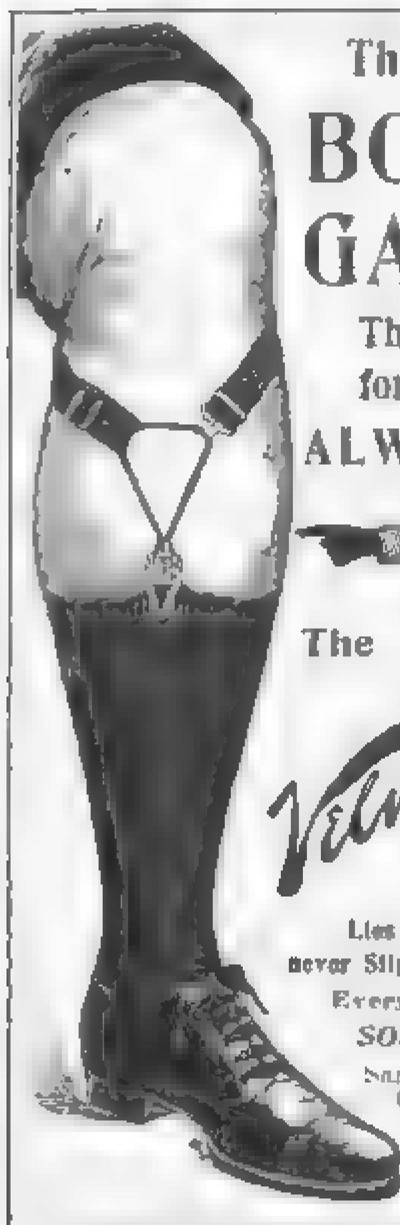
"Job be hanged. I foisted myself on you as partner once before, lad, and you'll have to take me as the same again. Now shut your silly mouth, and don't thank me. Let's chuck this talk and get on to something else. I want to hear English news, and Bradford news. Louisa, where's my stuffed trout in that glass-fronted case that I gave you to take care of?"

"Upstairs i' t' chamber, Tom."

"Is it, lass? Thank you for keeping it. I'll just go upstairs and wash my hands whilst you get tea ready."

Louisa laughed at him when he came down again. "Tom, I believe you say your prayers to that silly old fish. I wonder what Miss Norreys would say if she knew."

Tom scratched his square chin. "Well, lass, perhaps I may tell you some day. Or perhaps she will."



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A Letter from Horace Greeley

By Hayden Carruth

I HAVE been so unfortunate in the class of story-tellers I have met here and there; they have been, generally speaking, such a scurvy lot and have usually told tales so obviously exaggerated, and I have so often been obliged for financial reasons (though against my will), to write out and print their mendacities, that it was a genuine pleasure recently on a Fall River boat to encounter a minister of the gospel (this is what he said he was, at least), and to hear from him the following simple little narrative, which seems to carry upon its face the impress of truth

Shortly following the Civil War [said he —he spoke in a quiet, earnest manner] I was in charge of a little church in Dutchess County, New York. My flock was small and I found myself with much leisure; so I cast about for some avocation. I hit on poultry-raising. I knew little about this industry, so naturally I decided to seek advice. One day an inspiration came to me —I would write to Horace Greeley. My letter was short and consisted essentially of three or four questions concerning the best breeds, and so forth, for a person in my position to experiment with I inclosed a stamped envelope for his reply

Of course the reputation of Greeley's handwriting was not unknown to me. His chirography was known—and feared—from Maine to California. But I dreaded it less than you might suppose. I had always rather flattered myself on my ability to read difficult handwriting; besides, I had unlimited time at my disposal. Further than this, there were many friends on whom I felt that I could rely for aid

On the morning of the third day the postmaster handed out the letter I was looking for and I retired to a corner of the store, sat down, adjusted my glasses and opened the envelope. I found that the communication was not written on an office letter-head, but on an ordinary sheet of paper, without printing. It was the usual business size, about eight by ten inches, unruled; and the writing filled some half dozen lines across the middle of the sheet. For a moment I regretted the rash step I had taken. The tangled jungle of hieroglyphics which faced me afforded no foothold for my terrified eye Then my courage returned, and I determined at least to make a brave fight.

As usual, a vigorous effort met its just reward. Soon I caught words here and there, frightfully mangled and distorted, but still recognizable words. Gradually parts of sentences began to reveal themselves. Soon only a few of the more knotted and snarled portions remained, and as I threw my whole strength into the work even these gradually thawed into known terms. But my troubles were only just beginning. What had he written to me? I had asked him about chicken-growing—here was not one word concerning poultry or anything akin This is what I read

> NEW YORK, Sept. 8
>
> The war was a failure. I hoped to see Jeff Davis in the White House. A young man stands the best chance in Rhode Island. The Tribune is the poorest newspaper in New York. Yours truly
>
> HORACE GREELEY

My hands sank in my lap and I gazed vacantly off into space There was a strange ringing in my ears, and I could feel my heart beating like a steam engine. Then I held up the letter and read it again. It was the same as before. Again and again I read it, and each time it bore the same astounding message. At last I saw the explanation. I had lost my mind. I tested myself in every way, but could not discover that I did not have the full use of my *faculties*. I returned to the letter. I carried it to a good light and read it once more. It was still the same

Again I was at sea. The hypothesis that I was insane was not tenable. I went down to the office of the local paper. To the editor I explained the circumstances of my writing to Mr. Greeley, and handed him the letter asking him if he could read it. He spent some fifteen minutes over it, and then looked up in astonishment

"But you say you wrote about chickens'" he exclaimed.

True—chickens Doesn't he reply concerning chickens?"

"Chickens—great Cæsar! Pretty nearly everything else *except* chickens. This is the way I read it—and he went ahead and rendered it precisely as I had done

"That's the way I read it, too," I said, as he finished. "What's your explanation?"

"Explanation? What's my explanation of the canals of Mars! Don't ask me to explain it. You ought to see Jim Towsley."

Towsley was the Congressman from our district, a life-long friend of Greeley

The next day I drove to Poughkeepsie, where Towsley lived. I found him and again briefly related the particulars of my writing to Greeley and gave him the letter

'I can usually pry it out," said Towsley, and he settled back in his chair and went at it. I watched his face closely. A look of deep study gradually ran into wonderment and on through surprise, astonishment, hopeless dumfoundedness to blank helplessness Then he looked at me and said·

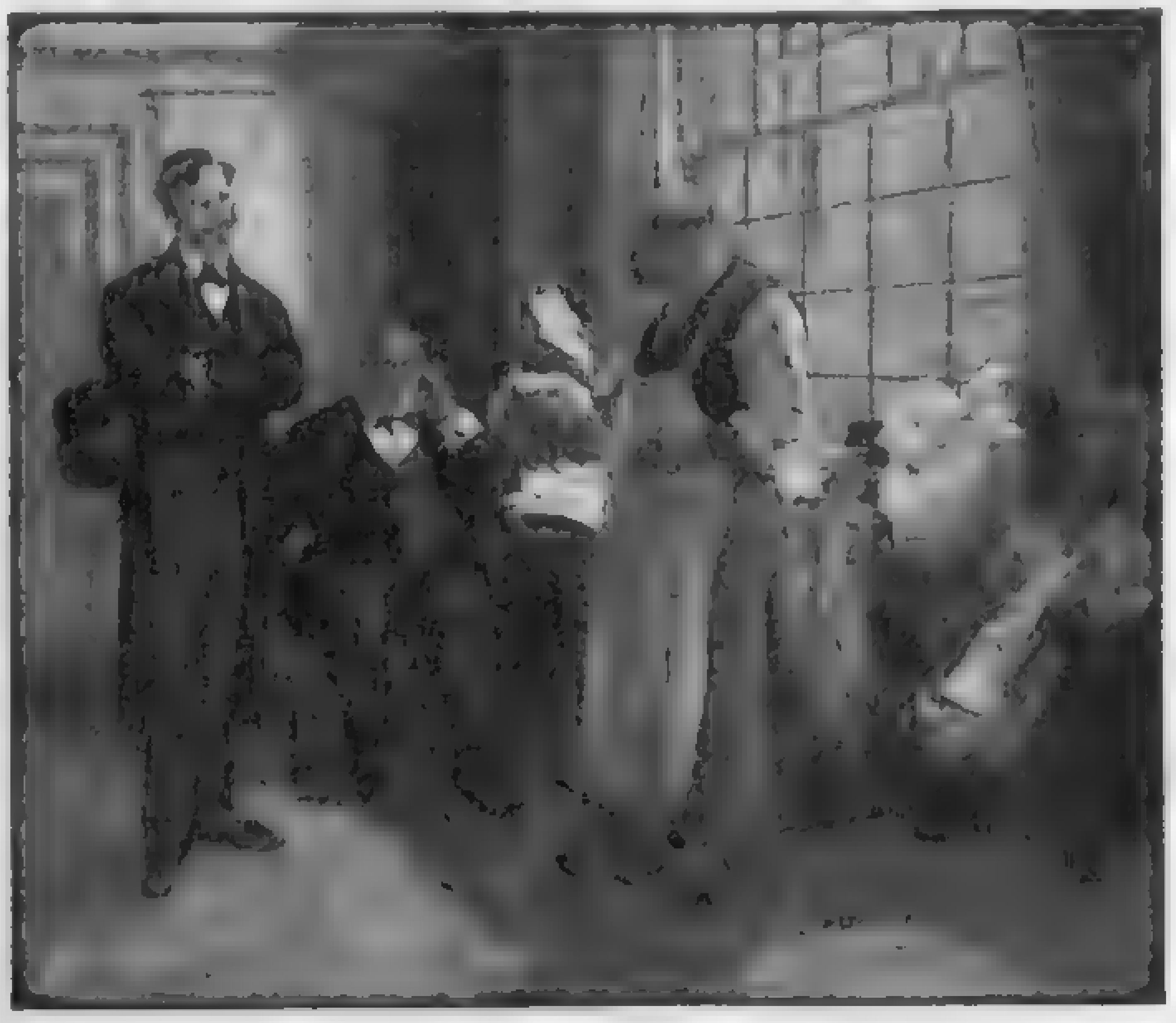
'Have you read it?"

'Yes, but I think I made some mistakes I couldn't just make it sound like Greeley What do you find it says?"

Towsley took up the letter and read it slowly and carefully just as I had read it.

I seem to have got it right after all," I said. "It leaves me where I was on chicken-growing"

"Is that my writing, Larkway?" demanded Greeley, passing the man the letter



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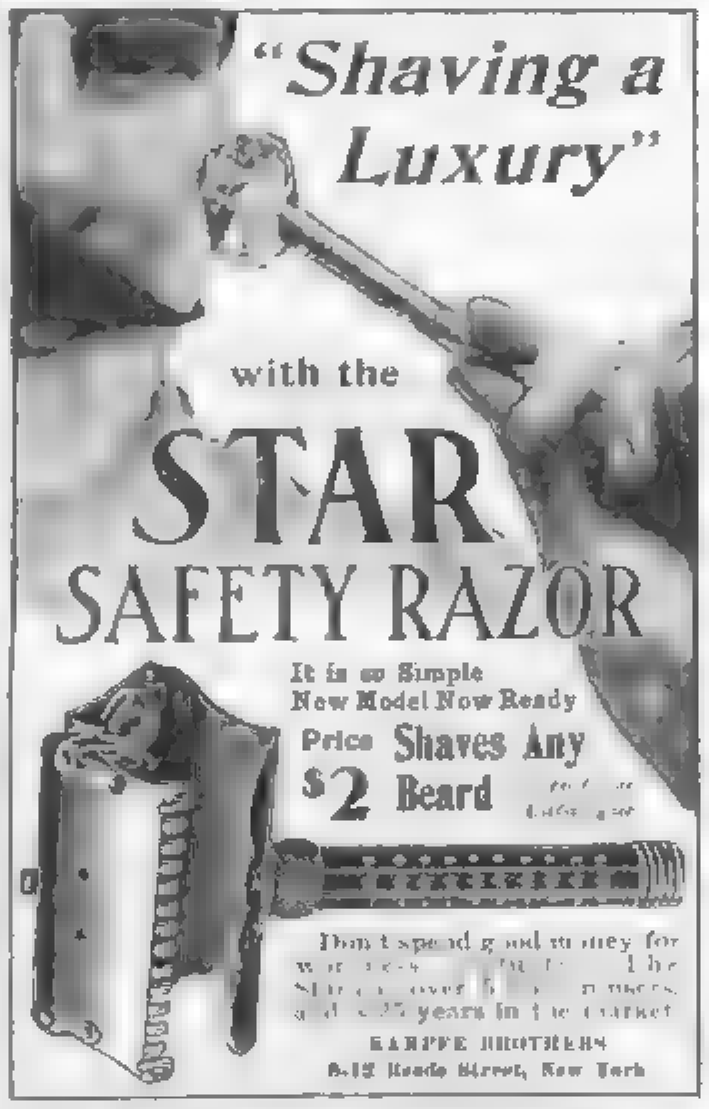

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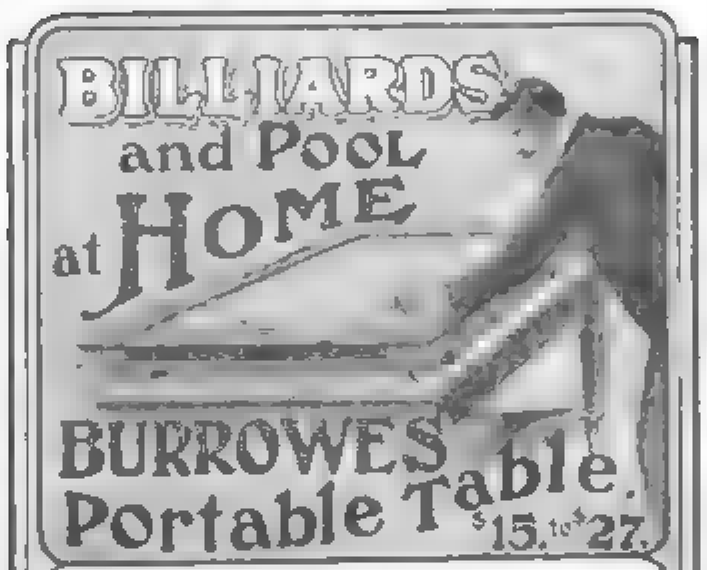

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"Chicken nothing! Do you know what the trouble is? Horace Greeley has gone hopelessly crazy."

"I can't see how that can be," I replied. "I saw the Tribune yesterday and to-day and read some editorials unmistakably his which were about as sane as anything I ever tackled."

"That's so—you're right. He has lucid intervals."

"I wish my letter had caught him in one."

"It caught him just exactly half way between two of them." Towsley paused and became thoughtful. Then he went on: "But it isn't fair to pass judgment on a man without giving him a hearing. You take the letter and go to New York. Go and call on him. See what he says."

"I'll do it. I'll go down to-morrow."

The next day I took a train for New York. I walked to the Tribune office and mounted the stairs to Greeley's office. I did so with heavy footsteps and a sinking heart. I found his room and went in, assuming a composure which I did not feel. At his desk, his nose close to the paper, sat the great editor, scratching furiously with his pen.

"Well, who are you and what do you want?" he said in a high keyed voice, without looking up or missing a single pen-stroke.

"I am the Rev. Mr. VanDee, of Dutchess County," I answered, keeping one eye on the door in case he should become violent.

"Never heard of you," he returned, jabbing and boring with the pen.

"I wrote to you a few days ago, and I don't just understand your letter in reply."

"What'd you write about?"

"Hens. I ——"

"Hens! Certainly! My reply was about hens. When you inquire hens you get hens in answer! What'd you expect—hippopotami?"

"Pardon me, Mr. Greeley, but you did not write one word about hens. I have the letter in my hand."

"Read it!" he snorted, beginning to let up a little on the pen.

"Very well!" I then did so.

"You blistering idiot!" he screamed, then whirled around and looked at me ferociously. "Give me that letter!"

I stepped forward and handed it to him. He snatched it savagely, screwed up his eyes and began to study it. Gradually his face lengthened and grew blank. Then he read it in a low, squeaking voice as if thinking aloud. His reading of it was precisely like that of all the rest of us.

He paused with his mouth half open and looked at me for a full minute. Then he suddenly recovered himself and struck a bell. A boy appeared and he said:

"Go up to the composing room and ask Mr. Larkway to come down here."

The boy disappeared. I remembered having heard the name as that of the only compositor who could read Greeley's copy.

In a minute or two Larkway shambled in, wearing carpet slippers and carrying a blackened cob pipe in one hand. He was short, thick-set, very bald, and he looked at his chief bellicosely over a pair of misshapen iron spectacles, evidently expecting a row about some mistake in his work.

"Is that my writing, Larkway?"

"Yes, sir."

"Read it!"

> NEW YORK, Sept. 8.
>
> The war was a failure. I hoped to see Jeff Davis in the White House. A young man stands the best chance in Rhode Island. The Tribune is the poorest newspaper in New York.
>
> Yours truly,
> HORACE GREELEY

As he finished Greeley sank back in his chair helplessly.

"I'm done for!" he gasped feebly.

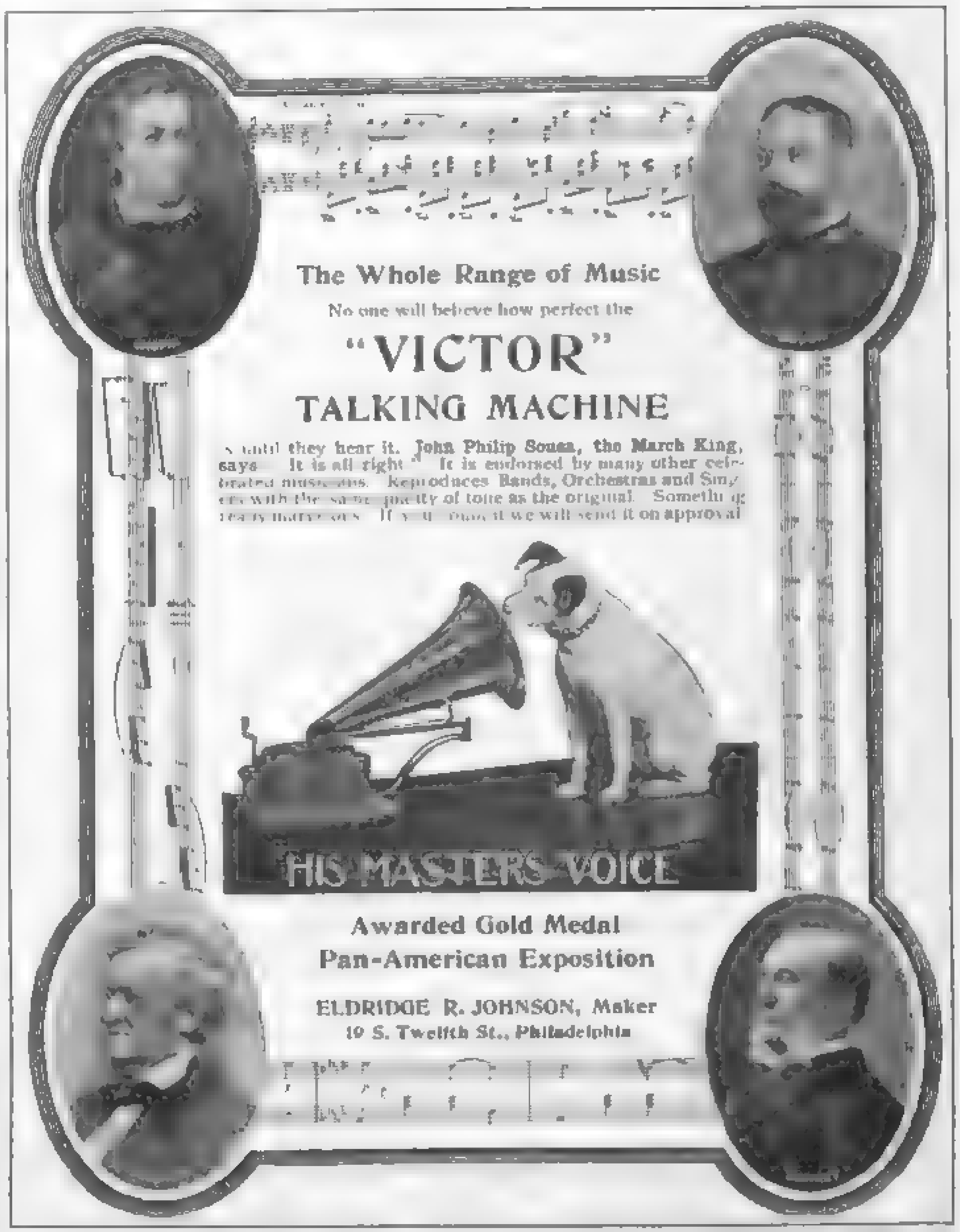
Just then Larkway took a quick forward step, exclaiming:

"Hold on! There's a mistake! I had it wrong end up!" He seized the letter, gave it a quick turn and then read:

> CHAPPAQUA, Sept. 8.
>
> *Dear Sir:* You will find the brahmas best for your purpose. Leghorns are good layers, but they require a high fence. If you decide on Leghorns you can clip one wing. Please report how you succeed.
>
> HORACE GREELEY

As he finished Greeley sat up in his chair as if made of tempered steel springs. He turned his blazing eyes on me and in a voice which put my teeth on edge cried:

"Go back to Dutchess County, young man, go back to Dutchess County! *Stay there!* Get down on your hands and knees and see if you can learn from your hens how to pick gravel! *Keep at it!*"



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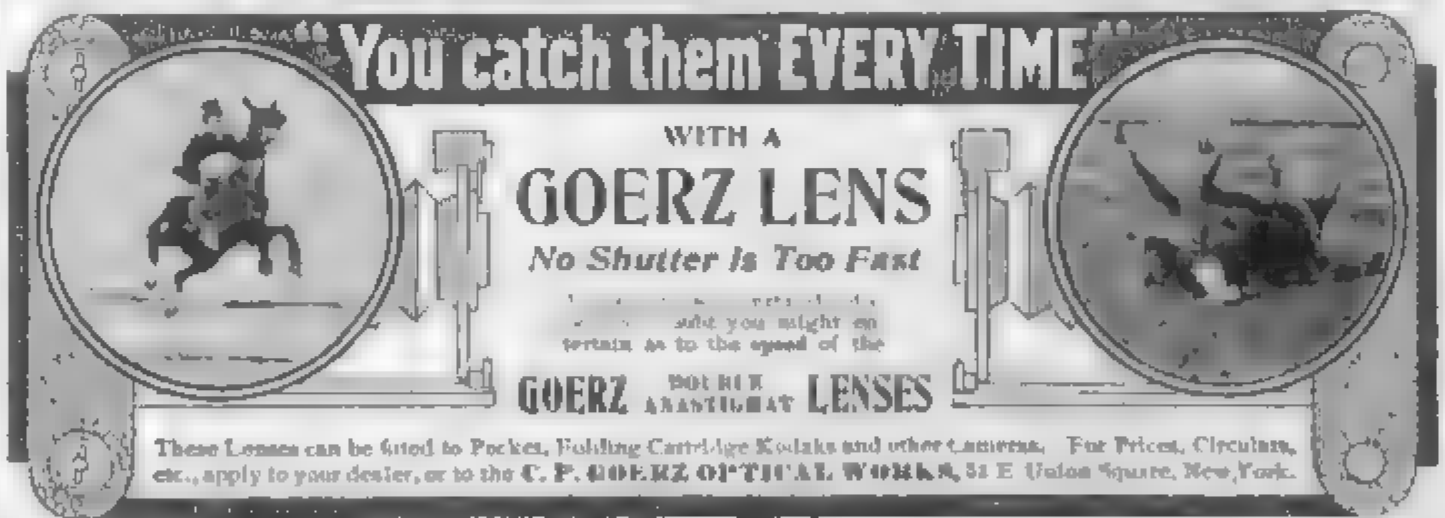
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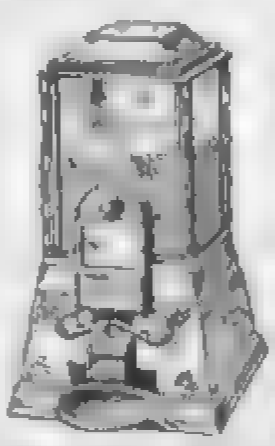

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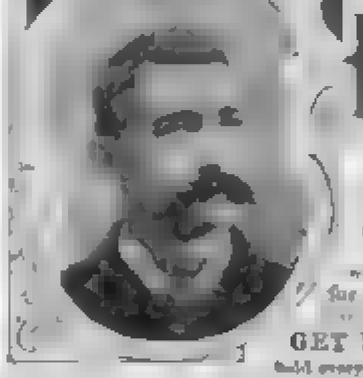

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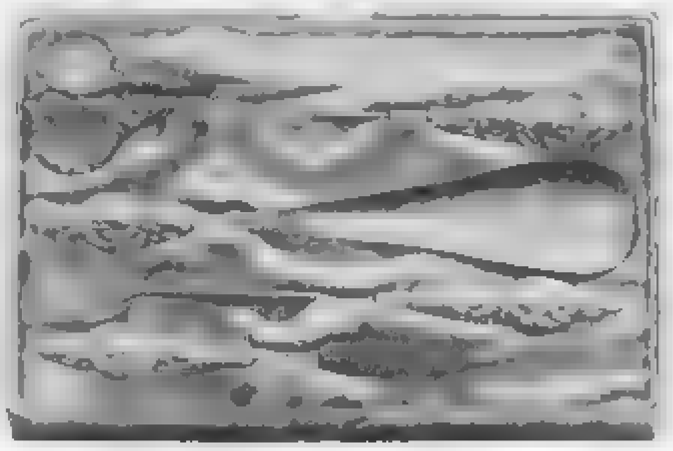

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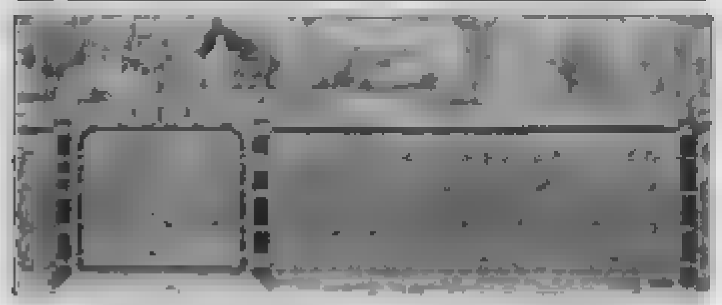

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Dimes That Have Made Millions

By Paul Latzke

THERE is building on Fifth Avenue in New York a monument to the earning power of the penny. The monument is in the shape of a great palace, one of the most imposing in the metropolis. It is situated at the most fashionable point on the famous avenue. There are other palaces to the right and left of it, but to them there attaches none of the interest that attaches to this particular palace, as the men who own them accumulated fortunes in railroads, in stocks, and in great industrial enterprises in which men are expected to make millions. The palace that stands for the greatness of the penny is as grand and imposing as any of its neighbors, and when completed it will be furnished on a scale of splendor and gorgeousness quite the equal of the others.

Yet the man who is putting up this palace dealt in nothing that sold for more than ten cents at retail, and the vast fortune that he now controls has all been accumulated in the last thirteen years. In 1887 he was a clerk in a New England notion store. He was a pretty shrewd clerk and saw that the bargain trifles that his employer picked up here and there and put on sale at five and ten cents always drew a crowd of women, and that the higher-priced goods had a comparatively limited sale. This gave him an idea. He determined to put his savings, amounting to $500, into a line of bargain notions such as can always be picked up about the great wholesale stores of New York. These bargains consist of stock that is slightly damaged or that is out of date or that has failed to find a ready sale. Such goods accumulate in every big wholesale house and these houses are well content to let them go for practically nothing. It is anything to get rid of them to make room for stocks that move faster. No offer is scorned.

Planning a Ten-Cent Campaign

With his plan carefully mapped out the clerk went to New York, his $500 snugly tucked away in an inside pocket. He searched about the wholesale district for a week, picking up a job lot here and a job lot there, until $400 of his money was invested.

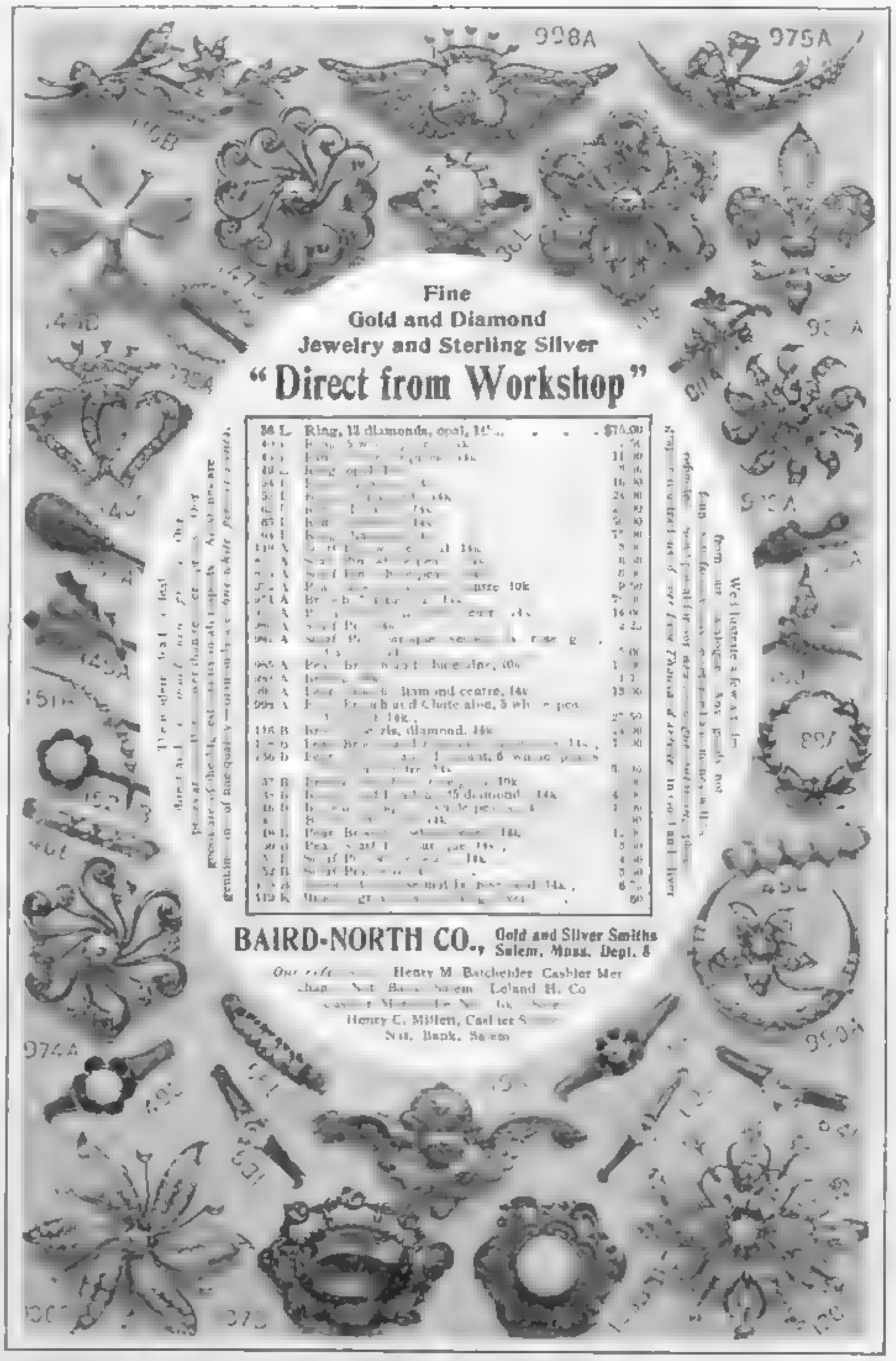
Then he shipped his goods to the little Connecticut town from which he had come, rented an empty store for which the owners had been unable to find a tenant, and which they let him have for practically nothing on a day-to-day arrangement. He bought some lumber and put up counters, the roughness of which he concealed with red cheesecloth. The windows, too, were draped with red cheesecloth, and then in windows and on counters he set out his bargains arranged with an eye to artistic effect. He had tooth brushes, combs, saucepans, rolling pins, statuettes, straw hats, artificial flowers, cups, saucers and other articles. His display completed, he put conspicuous signs in the windows, done at a bargain by a neighboring painter. These signs announced in big letters that anything in the store could be bought for five or ten cents. For a few days the sales were light. Then the news spread, and by the end of the week nearly every woman in town was talking about the "five and ten cent store."

Business had begun on Monday. On Saturday night there was a perfect jam in the place. The proprietor had hired half a dozen sales girls and with their aid the stock was practically cleaned out by midnight. The merchant found that he had cleared nearly one hundred per cent. Allowing for all his expenses, he was $200 ahead.

Big Profits Reinvested

Of course, everything had been sold for cash, and, with still a small stock on hand, he was in a position to make another trip to New York bright and early Monday morning, with $500 to lay out for a new supply of job lots. This time he knew exactly where to go, and it took him only a day to lay out his $500 to the best possible advantage. Wednesday saw most of the new stock of goods in his improvised store, and Thursday he again began to do a land-office business. On Saturday, the great shopping day, his store was crowded to even a greater extent than it had been the Saturday previous.

From this beginning the man built up a business that now extends to practically every city of the first, second and third class



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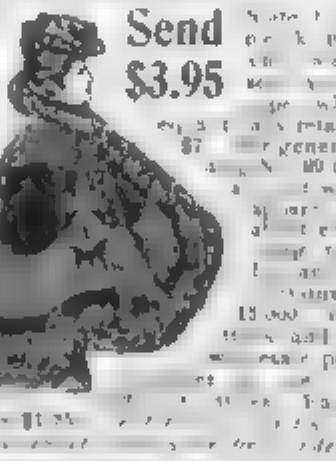

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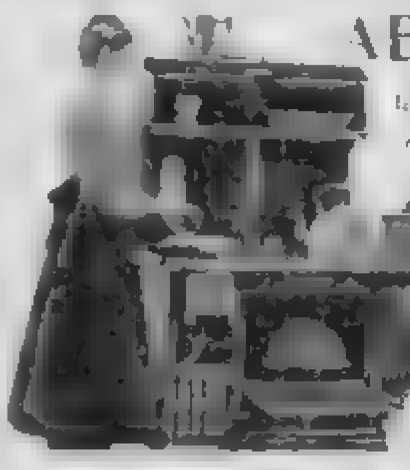

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throughout the country. The growth was miraculous. In some cities there are two or three of his stores in different localities. The sales last year ran far up into the millions, and this notwithstanding the fact that the original plan not to sell anything for more than ten cents has been carefully adhered to. Instead of having to hunt bargains to replenish his stock, bargains are now thrust upon him. Almost every concern in the country that finds itself with unsalable stock at regular figures, offers such stock to the one time Connecticut storekeeper, who long since moved to New York, the headquarters for all his branches. He bought the land where he is now building his magnificent home several years ago. Only a few people in the metropolis know that the great house that is going up on this land was made out of five and ten cent sales.

Coffee that was Better than Gold

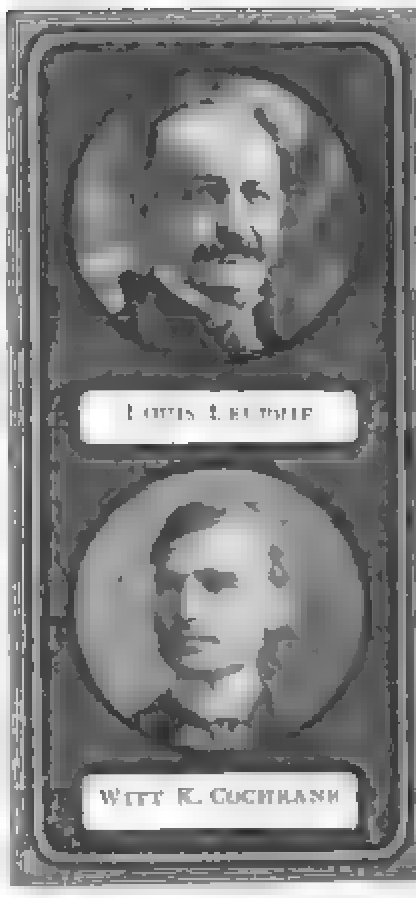
New York boasts a considerable number of men who have made large fortunes in ventures in which the individual transactions rarely amount to more than fifteen cents. Not long ago there was recorded the failure, for a million dollars, of a man whose money had been made in the last fifteen years out of a coffee and cake establishment. Had he stuck to the coffee business, this particular man would to-day be enjoying an income of a quarter of a million dollars, as at the time that his failure occurred he had built up a dozen establishments in various parts of town, all of which were tremendous money-makers. Their fittings alone, it was then estimated, amounted in the aggregate to more than $500,000. Unfortunately for himself he was not content with his prosperity, great as it was. He desired to plunge and went into gold mining ventures. The result was that in three years he lost all the money that he had accumulated in coffee and cakes, and to-day his establishments are run by a stock company. The business had grown to such tremendous proportions that the flour out of which the cakes were baked was ground at the proprietor's own mill, the milk that was dispensed came from his own dairies, and the fruit and vegetables consumed came from his own farms. The corporation which now conducts the business cut off most of these outside ventures, preferring to purchase in the open market.

The Story of a Wealthy Bootblack

Even more remarkable than this case is that of a man in the metropolis who has accumulated a fortune of a quarter of a million dollars out of blacking boots. Every dollar that he has in the world was made in this way. He came over here from Italy about twenty years ago and started out with the regulation box and brushes of the shiner. He was a hustling enterprising chap and soon established a regular clientele around the lower part of Broadway. When the Produce Exchange was built he had money enough to ask for and to secure the boot blacking privileges there. He hired several assistants and did such a thriving business that he was soon in a position to branch out farther up Broadway. At the present time he has over a dozen indoor establishments, in each of which there are employed from six to eighteen bootblacks to whom he pays a regular salary. Each establishment is presided over by a foreman and each has its "lady cashier."

Another bootblack, also an Italian, has accumulated a fortune estimated at over $100,000 by securing the boot-blacking privileges on all the ferry-boats crossing the East and North Rivers. He has a force of nearly a hundred boys working for him, all of whom are expected to turn in a profit of at least fifty cents a day over and above all expenses. As the work is carried on on Sundays and holidays, as well as on all the other days of the week, this means that the man is assured of a profit of about $350 a week for fifty-two weeks in the year.

In addition to these examples a dozen others might be enumerated of fortunes accumulated in New York out of pursuits that seem trivial and unimportant. They tell the story of the mighty power of the penny.



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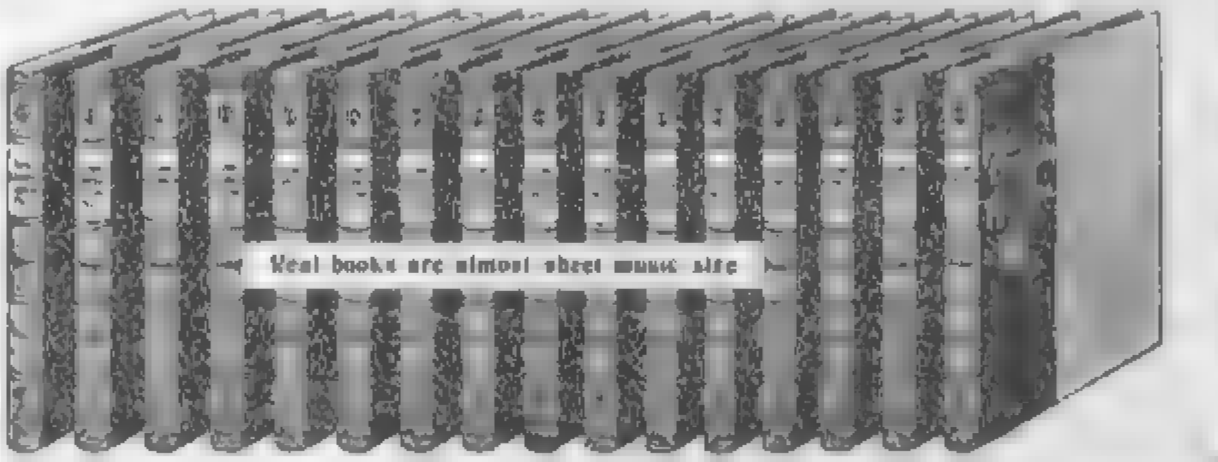

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The 10 Music Volumes contain nearly 1700 pages of sheet music chosen by Theodore Thomas and Karl Klauser. The pieces are neither too easy nor too difficult. Plenty of them can easily be mastered by pupils of a year or two's experience. Yet Paderewski bought five sets of the first edition — one for his own use and four for gifts to his friends.

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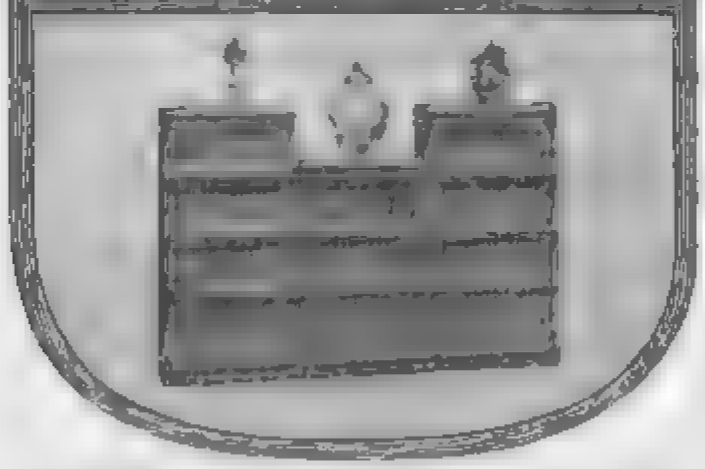

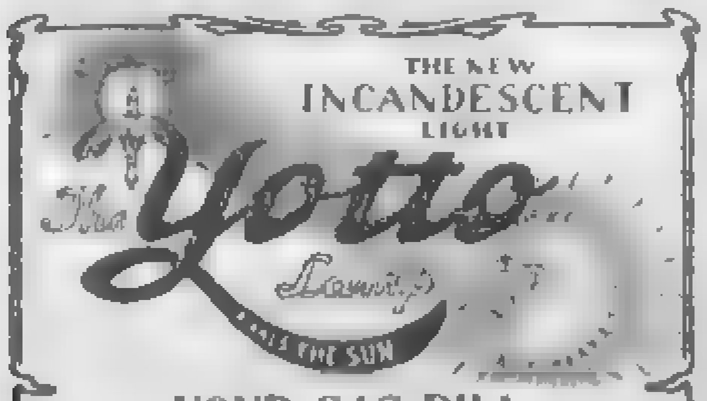

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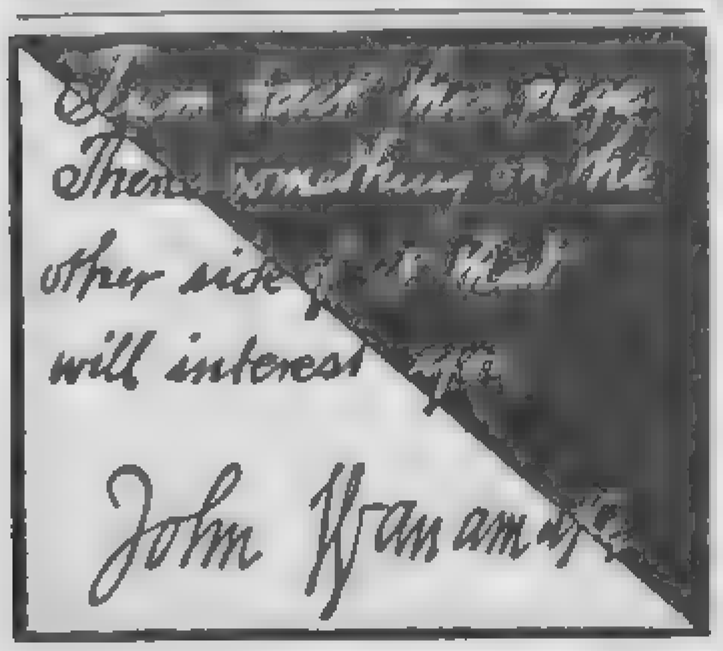

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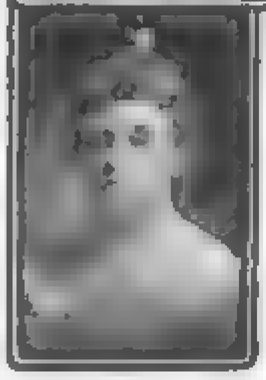

Mrs. Mary Hartwell Catherwood

In these days when the Spurious is offered up on every side, what a blessing it is to happen once in a while upon the Real Thing. I have found the Real Thing in Mrs. Mary Hartwell Catherwood's Lazarre (*The Bowen-Merrill Company*).

It is difficult to tell why Lazarre is real and different from heaps of the other books which pile themselves up in book markets and are read by a too-patient public. It is as difficult as it is to declare why one woman is a lady and another is not. You meet her and see her and talk to her, and to you she is. You breathe her in with satisfaction and remember her with infinite pleasure. And so with a book that is real. The characters in Lazarre are alive. The name of the heroine — Eagle — is an inspiration in itself. I wish I had thought of it first. And difficult as is the task to portray a kingly king in exile, yet Mrs. Catherwood has done it. In addition to this she has style. Alas, how few authors possess it! She builds pictures with [illegible] and a brush. They are real things. You can walk around them and see the other side and satisfy yourself that you are not being deceived. She uses a word now and then, so apt, so daringly beautiful that it makes you shiver, if you are susceptible to deliciously delicate beauties such as a word or a tone or a color, and if you are not, you have no business to read or to hear or to see — no, nor even to live and ignore the subtleties of life which make up for the artistic such days of inner raptures, of delighted pain and fearful joy, as you are incapable of conceiving.

If the multitude of artisans who write books could only realize the power of words to pain and delight the true artist and the poignancy of his feeling, there would be fewer books written. Words are capable of a more lasting and widely diffused joy than any other one thing in the whole wide realm of art. Strains of music fail and colors fade, but pen-pictures of master minds go on forever, and ever spread an eternal joy. And it is because Mrs. Catherwood is capable of a delicious style, all her own, that I am going to point out to her a provincialism to which I am sure her attention has never been called before. It mars the smoothness of her pages. That is the use of the words "some place" for "somewhere." "You must take him some place" should be written either "You must take him to some place where," etc.; or, "You must take him somewhere."

Yes, Mrs. Catherwood, I am a churl to pick a flaw in your beautiful story, which is one which the particular and the artistic and the captious may read with safety and delight, but the big-hearted, generous-natured, great-souled woman capable of painting the kinghood of an uncrowned king and the crowned womanhood of the brave Eagle who was never crowned queen, will forgive me. If she were not capable of generosity, and if she did not strive for a greater height than she has yet attained, Mrs. Catherwood could never have written so fine a story as Lazarre.

"Ah, but a man's reach should exceed his grasp,
Or what's a heaven for?"

— *Lilian Bell*

Mr. McCutcheon's Comedy Act

When Mr. George Barr McCutcheon, the author of Graustark, was crowding himself out of his teens, he aspired to become an actor. No one had recognized in him any histrionic ability, but he felt, like many other boys, that his soul was afire with artistic possibilities. In company with a cousin who had just attained his majority young McCutcheon proceeded to organize an opera company which was to be unique in more ways than one. He purchased a big circus tent, had a portable stage and scenery constructed on an elaborate scale and employed some capable players and singers, having first composed a musical extravaganza the chief merit of which consisted in its brevity. The scheme was to play in small towns during the summer, using the tent as a theatre, and then in the winter to break into the real

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ON October 26th we announced the closing of our **half-price before publication** sale of the New International Shakespeare. But the readers of THE SATURDAY EVENING POST have shown so great an interest in the work that we have decided to hold the half-price offer open **until November 20th** in order to give readers living in remote parts of the country the opportunity to get a set at half price. If you mail the Coupon in the lower right-hand corner of this advertisement before midnight of November 20th it will bring you a **set at half price,** but after the 20th it will be **too late,** and the price will be advanced. This offer applies only to THE SATURDAY EVENING POST readers, so the **Coupon is necessary** if you wish to secure a set at half price.

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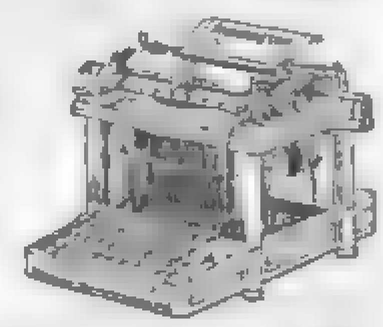

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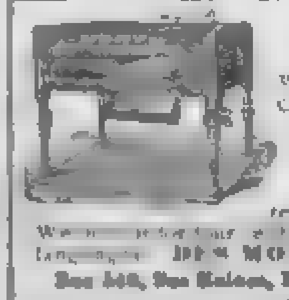

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play-houses (if possible). The "show" was to travel as a caravan. A number of teams, wagons and helpers were engaged, and the outfit was soon ready for the road. The printing had been ordered, the route laid out, the advance man instructed, and a "call" for rehearsals was ready when McCutcheon shamefacedly confessed that his parents were sure to object to his going out with the troupe. And they did object, vigorously, when the proposition, at this late hour, was broached to them. Their ultimatum cast demoralization into the camp of the prime movers in the stupendous enterprise.

It was too late, however, for the cousin to retreat, for he had several thousand dollars invested. McCutcheon was to have assayed the "low comedy" part. As a last resort the two went before McCutcheon's parents and entered a final plea for the welfare of the show. It was urged that the play and project would be a failure if McCutcheon should leave, and further that his favorite cousin would lose a large amount of money. In the end, a half-hearted consent was obtained, with the understanding that McCutcheon was to give up the comedy business in the fall and go back to college to prepare for the tragedy of life.

The company started out with a grand hurrah, but the comedian returned home long before the college term opened. And he came on the ties! Rain had been almost a daily occurrence. The oldest inhabitants declared it the wettest season in their recollection. The outfit was stranded, high but not dry, far from home.

McCutcheon's success as a comedian was not world-beating. He admits that there was only one man who ever laughed at his efforts to be funny. The 'cello player in the orchestra, a man named Knapp, laughed at everything, and McCutcheon came in for his share. Knapp laughed when the prima-donna sang her most sentimental lyrics, and the perspiring tenor always earned a cheery "Ha, ha!" no matter how agonizing the strain upon his voice. Knapp was known as the "Hyena." He laughed even when the show went under and six weeks' back salary was due him.

Young McCutcheon walked nearly one hundred miles back to the old home place, and went to college that fall without a vestige of comedy in his heart.

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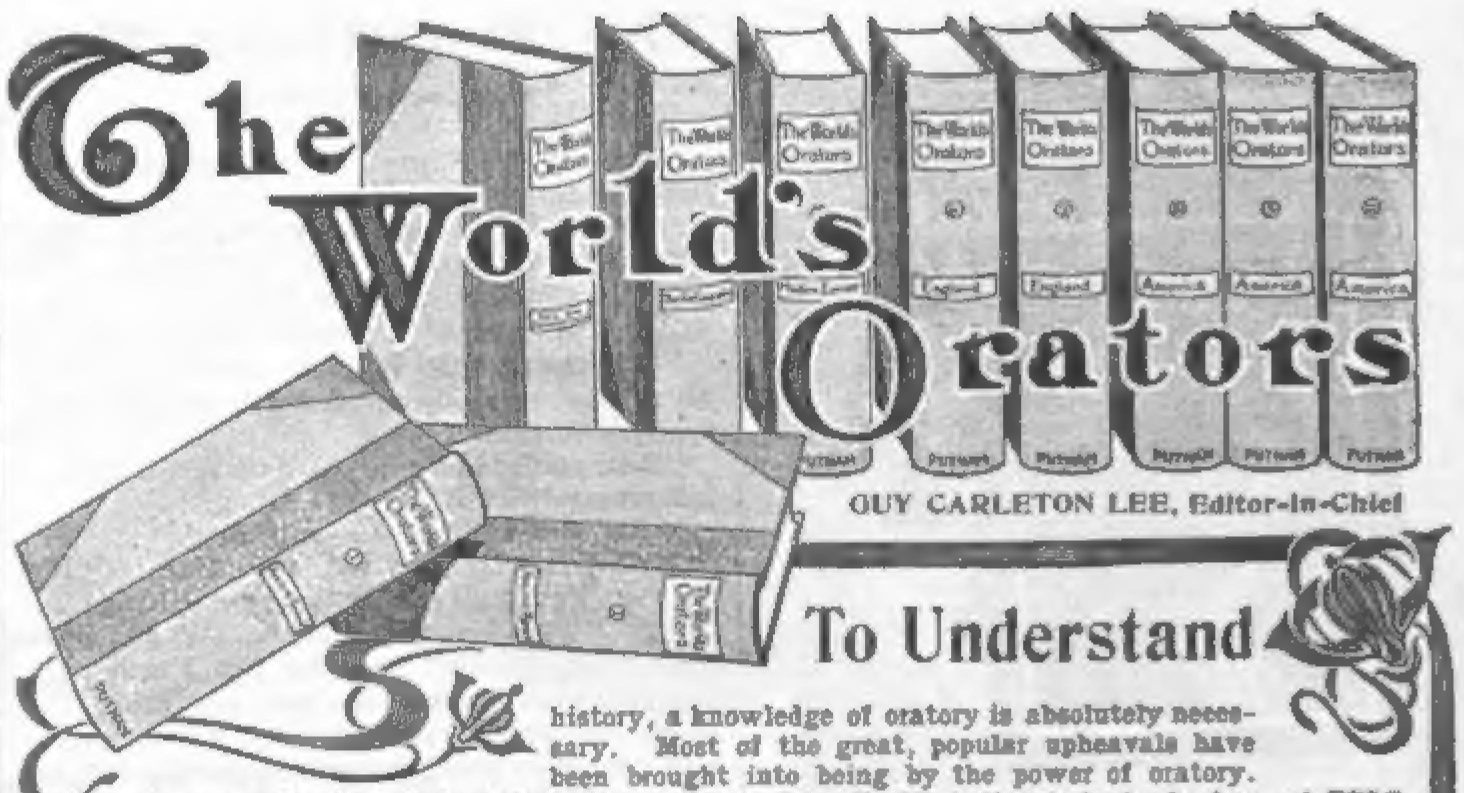

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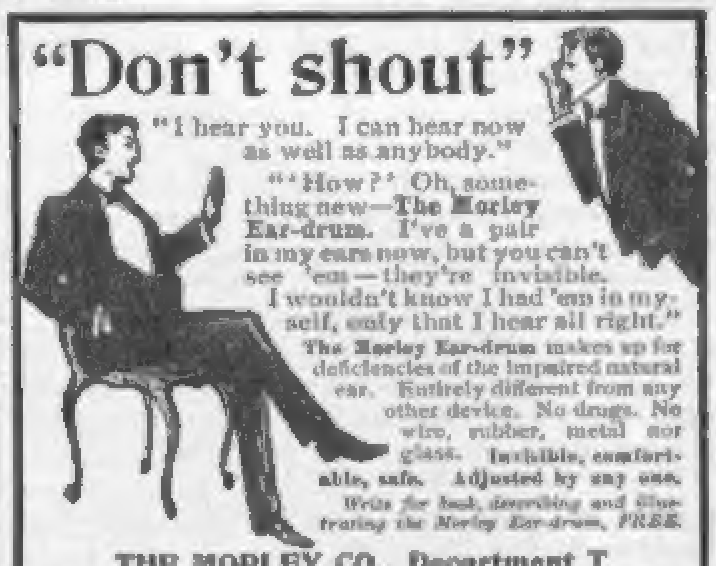

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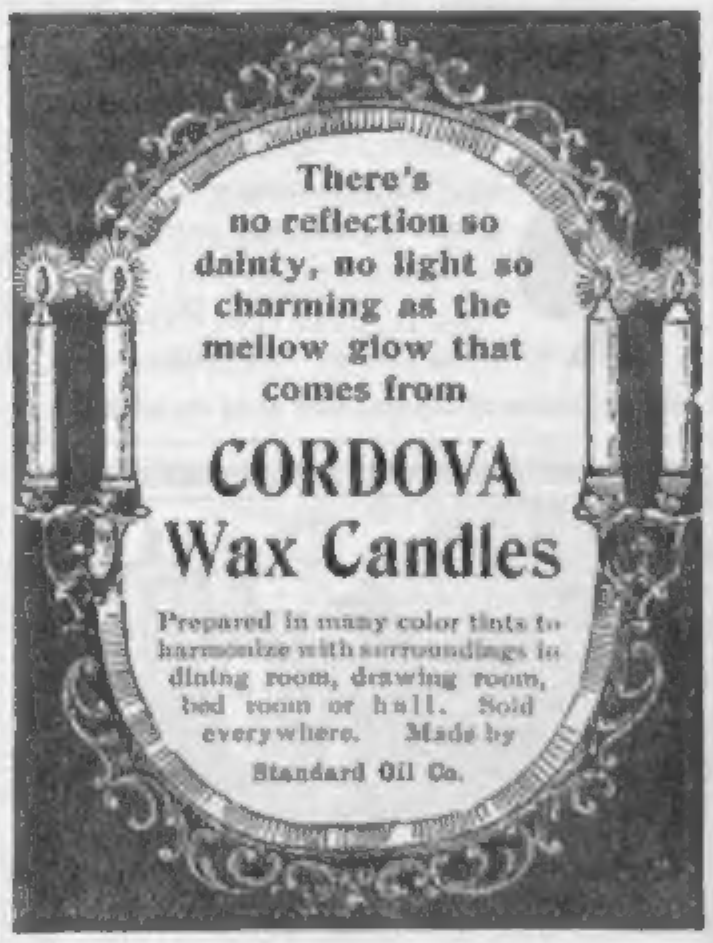

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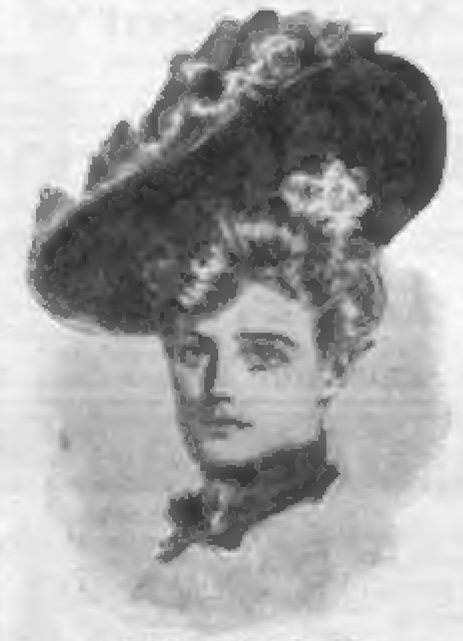

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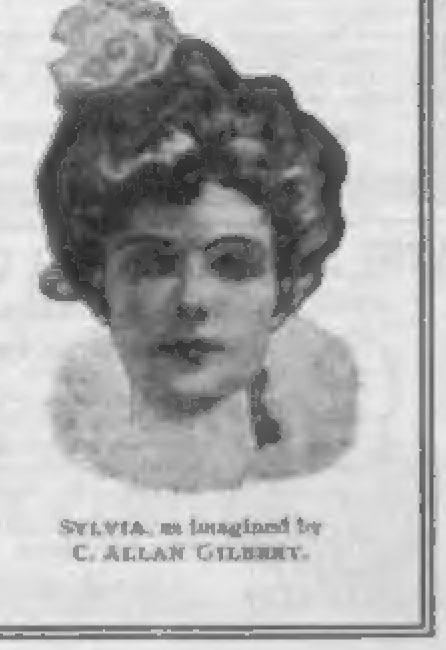

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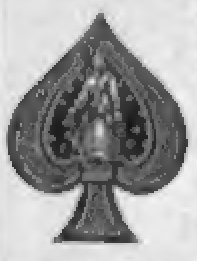

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The Remittance Man

(Continued from Page 6)

Saturday the Padre had a queer jumble of remarks for the Major.

"Look here, old man," he said, "the Guv'nor's too good a sort to humbug—I'm going to chuck it after the Meet."

"If it goes how?" queried Major Lance.

"Whichever way it goes. The Guv'nor's given me two thousand sov's to buy wire fences and things——"

"And you're going to put it on Whirlwind," interrupted the Major; "I know."

"No, I'm not, nor on Gray Bird."

"Why not?" queried the Major; "it's yours. Put it all on and make a killing."

"It isn't mine to bet with. What I have up already I must race for, but I'm not going to humbug the Guv'nor any more. If things go wrong over this race I'm going to slip away—chuck the whole business after the Guv'nor's gone."

"And if things go right?"

"I'm also going to chuck something then—the racing game; but I stay—sabe? Stay and buy steers. And I'm going to cut you fellows. I don't mind playing up with the boys—I've done a lot of it—but when a fellow's got to lie out of everything it isn't good enough. When I saw the Guv'nor down in front of that locoed bull, and all my fault, too, having that mixed lot on the range, it set me thinking, and I'm just getting some clear light in on that operation."

"Well, well," exclaimed the Major, impatiently; "perhaps you're right. But you're not going to bungle the race for the Ranch Plate, are you?"

"No, I've got to win that; and we've got to have the trial, too. But I'll tell you what it is, the Dean will have a mighty slim gang at his lecture."

"Well," queried the Major, "what are you going to do about it?"

"Stock the meeting for him; hire some cowboys and fellows to go, just as you chaps ran cattle in on the range."

Major Lance whistled. "By Jove! Padre, you're turning out quite a diplomat."

This was a good idea; and the two men of resource went out into the highways and byways and gathered about as unstudious a lot of attendants for the meeting as had ever entered the portals of any place of worship. They were paid to attend, also were given cayuses to ride out.

Monday was a day of many things; a day of divers interests. The prairie fire that had been planned for the Padre's ranch conflagrated duly on time, and the Dean had to sacrifice the pleasure of his son's attendance at the lecture.

As Ruthven had feared, the regular ranchers from the Crossing District, members of the Council, and otherwise, shirked the talk, and headed for the race course, leaving their seats to the motley gang of paid hirelings.

Seven people cannot be said to constitute a very large audience, but there sat just that number facing Dean Ruthven in the little church at Bow River Crossing.

The Dean was a man of acute sense, in religious matters at any rate, and he tempered the wind to the shorn lamb—that is, having a short audience, he gave them a short sermon; and, somehow feeling by intuition their moderate attainments, gave them what was really a straight talk.

Red Mike—one of the hirelings—had gone to the church in considerable trepidation, for he had heard much of the solemnity of such functions. The Dean's sensible talk pleased him so much that, when the clergyman was leaving, Mike felt it necessary to say a few words of thankful congratulation. Holding out a big paw, handy in the arts of broncobusting and liquor-handling, he said to him: "Hanged if I don't like you, Parson."

Dean Ruthven was flattered, naturally; this homage of the uncouth cowboy was gratifying. He stammered a deprecating remonstrance, claiming that he had done so little to merit the other's good opinion.

"Yes, you have, Parson," Mike assured him. "You're all right; you've asked me straight why I like you so much, an' I'll give it to you straight back. I was a bit shifty of ministers, havin' heard as how they pumped it into a fellow to beat the band, but to-day you've monkeyed less with religion than anybody I mos' ever heard speak on the subject—that's what!"

While all this was going on the men who were supposed to be fighting fire were busy over on Cargelly race course trying Whirlwind and the new Montana horse, Gray Bird.

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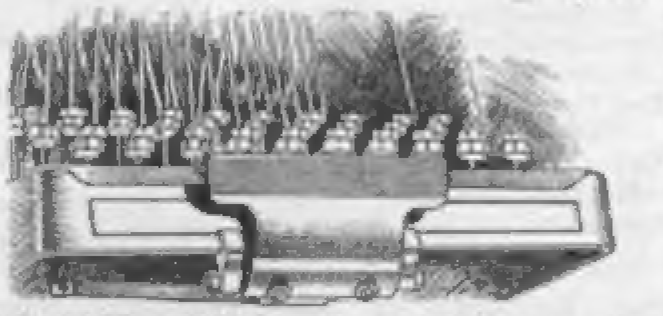

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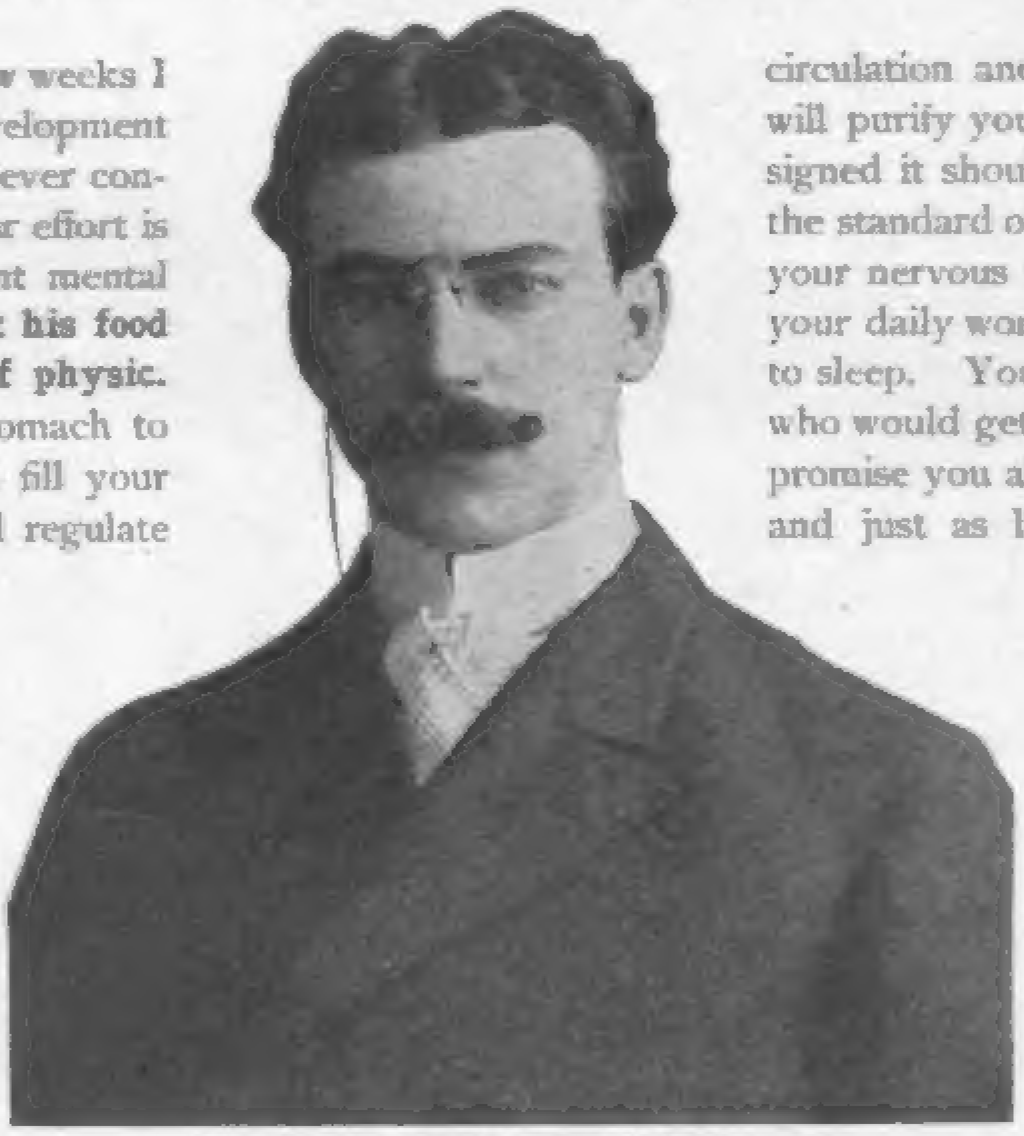
Restores to Health, Strengthens the Heart

I am teaching intelligent men, brain workers, the ideal principles of attaining and preserving perfect health. It is not a problematical theory, but a system of physiological exercise based upon absolutely correct scientific facts.

And if you will follow my instructions for a few weeks I will promise you such a superb muscular development and such a degree of vigorous health as to forever convince you that intelligent direction of muscular effort is just as essential to success in life as intelligent mental effort. **No pupil of mine will need to digest his food with pepsin nor assist nature with a dose of physic.** I will give you an appetite and a strong stomach to take care of it; a digestive system that will fill your veins with rich blood; a strong heart that will regulate circulation and improve assimilation; a pair of lungs that will purify your blood; a liver that will work as nature designed it should; a set of nerves that will keep you up to the standard of physical and mental energy. I will increase your nervous force and capacity for mental labor, making your daily work a pleasure. You will sleep as a man ought to sleep. You will start the day as a mental worker must who would get the best of which his brain is capable. I can promise you all of this because it is common-sense, rational and just as logical as that study improves the intellect.

Among the pupils registered upon my books are many of the most prominent men and women of this country—College Professors, Authors, Artists, Financiers, Merchants, Manufacturers, and professional men and women in all lines. The ages of my pupils range from fifteen to eighty-six, and because of their varying physical condition and needs, individual instructions are given in each case.



Alois P. Swoboda, Originator and Sole Instructor.

By this condensed system more exercise and benefit can be obtained in ten minutes than by any other in two hours, and it is the only one which does not overtax the heart. It is the only natural, easy and speedy method for obtaining perfect health, physical development and elasticity of mind and body.

A FEW SINCERE ENDORSEMENTS FROM PUPILS

It gives me much pleasure to present the following letters. Ones similar in tone come to me every day.

Newton, N. J., June 13, 1901.

Mr. A. P. Swoboda, Chicago, Ill.

Dear Sir: It is now about ten weeks since I commenced taking instructions from you and I feel it is due you that I should express myself as to the results attained. I cannot do otherwise than speak favorably of your system of exercise, as having followed your instructions closely for the past ten weeks, I can say they have produced great results; when I commenced taking the course, none of my muscles were developed—in fact, I hardly knew I had any, but in comparing measurements taken now with those taken before I commenced the course, I find an increase in all measurements from one to three inches. My health is good and I feel strong in every way. It gives me great pleasure to recommend your system of exercises, as they produce just such results as you claim and as others can attest who have followed your instructions. Wishing you success, I remain,

Truly yours,
(Signed) J. E. WARBASSE,
Sec'y H. W. Merriam Shoe Co.

Omaha, Neb., March 11, 1901.

Mr. Alois P. Swoboda.

My Dear Sir: I can with pleasure recommend your system of physiological exercise. It has put me in the most perfect physical condition, enabling me to withstand all the natural wear and tear of work without either physical or mental fatigue. Most professional men need your system and there is not one who would not be benefited by its use. I believe such physical training as you teach to be the only true system. Most exercise becomes a burden after a short time; there is a fascination about your system which distinguishes it from every other form of physical training. I am glad to know of your success; it cannot be too great.

I am, gratefully yours,
CHAS. L. DUNDY,
Attorney Union Pacific R. R.

Louisville, Ky., January 22, 1901.

Mr. Alois P. Swoboda, Chicago, Ill.

Dear Sir: I am glad an opportunity has been given me to add my testimonial to many good ones you already have in regard to the merit of your system of physiological exercise. In two months' time, by conscientiously following the exercises outlined by you, my muscles have been developed to a remarkable degree, as also has my general health been improved. I appreciate very much the individual attention which you gave my case, and will say that if there is anybody in this section desiring any information in reference to your system, refer them to me, and I shall take pleasure in recommending your exercises in the highest degree. Wishing you success, and again thanking you for the benefit I have derived from your system, I am,

Yours respectfully,
(Signed) F. M. LOSEY,
Sec'y and Treas. National Foundry and Machine Co.

Kansas City, Mo., December 22, 1900.

Mr. Alois P. Swoboda, Chicago, Ill.

My Dear Mr. Swoboda: Although it is less than two months since I first commenced work at your system of physiological exercise I am most thoroughly convinced that your system is a decided success. A comparative statement of my measurements will show you what I have accomplished in the short period of less than two months.

MEASUREMENTS.

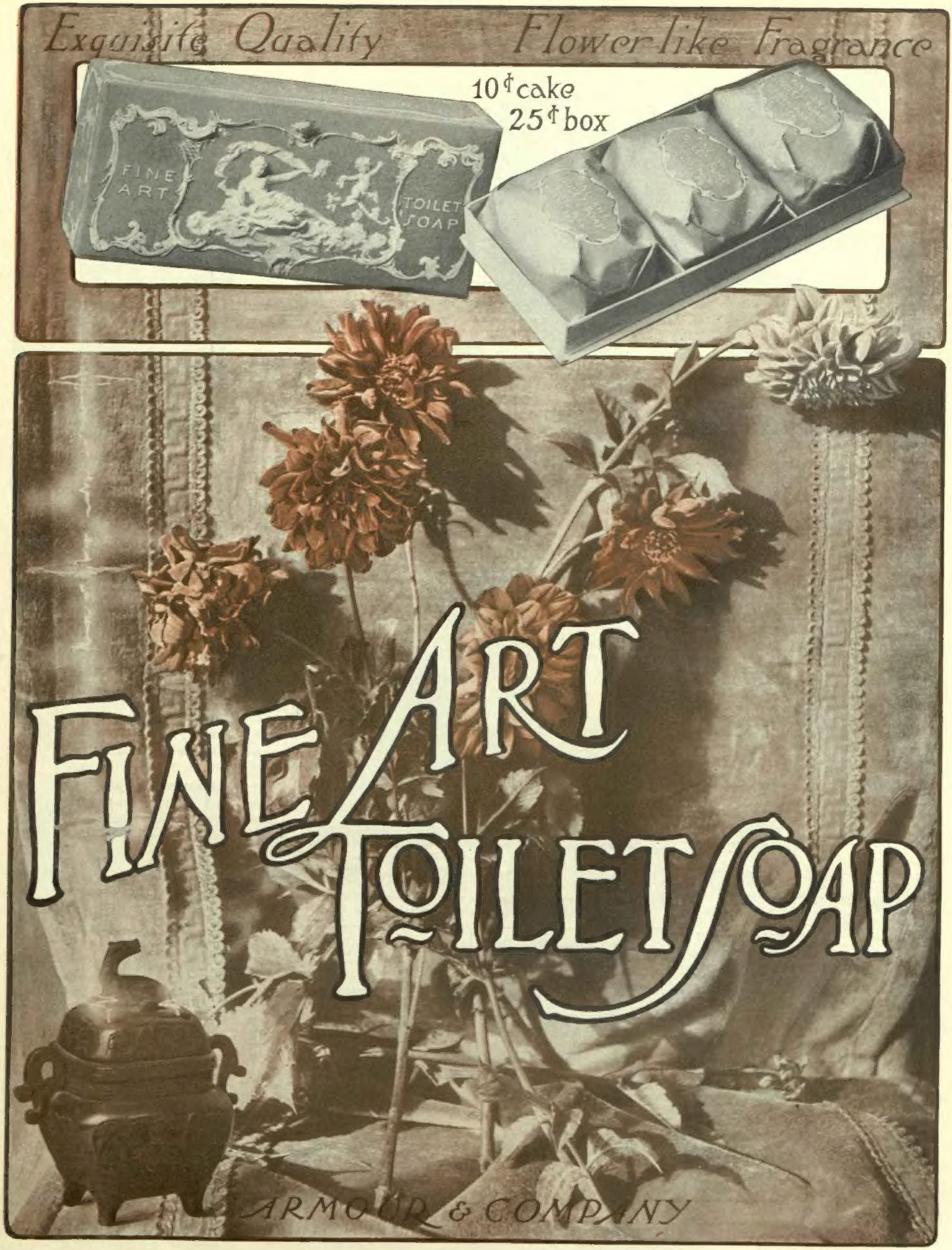
	At beginning.	In 60 days.
Chest normal	33	[illegible]
" contracted	[illegible]	[illegible]
" expanded	[illegible]	[illegible]
Waist	[illegible]	[illegible]
Neck	[illegible]	14
Biceps	[illegible]	[illegible]
Forearm	[illegible]	[illegible]
Weight	137	[illegible]
Height	[illegible]	[illegible]

In addition to this large increased muscular development my general health is decidedly improved. Thanking you for what you have done for me, and with best wishes for your continued success, I am, very sincerely,

T. O. JENNINGS,
Contracting Freight Agent.

My system is taught by mail only and with perfect success, requires no apparatus whatever, and but a few minutes' time in your room just before retiring.
I shall be pleased to send you valuable information and a detailed outline of my system, its principles and effects, together with testimonial letters from pupils.

ALOIS P. SWOBODA, 382 WESTERN BOOK BUILDING, CHICAGO, ILLINOIS


Exquisite Quality
Flower like Fragrance
10¢ cake
25¢ box
FINE ART
TOILET SOAP
FINE ART TOILET SOAP
ARMOUR & COMPANY